LexisNexis® Verification and Fraud Prevention Services

Web Services Interface Guide

Including these services:

LexisNexis® InstantID® Solutions

LexisNexis® InstantID® International

LexisNexis® FraudPoint® Solutions

LexisNexis® Chargeback Defender®

LexisNexis® Tax Refund Investigative Solution

Provided by LexisNexis Risk Solutions

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The information contained in InstantID, FraudPoint, and Chargeback Defender, including the underlying data that those indicators are derived from, do not bear upon an individual's creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living, and as such, none of InstantID nor Fraud Defender constitutes a consumer report as such term is defined in the Fair Credit Reporting Act, 15 U.S.C. Sec. 1681, et seq. ("FCRA"). These products may not be used to determine a consumer's eligibility for credit or insurance for personal, family, or household purposes, or for employment purposes, or for any other purpose permitted by the FCRA.

All names and example data used in this manual are fictitious. Any similarity to actual persons, living or dead, is purely coincidental.

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LexisNexis®

Contents

Introduction

InstantID® Solutions

InstantID® is a fast, convenient and effective solution to verify the identity of individuals and businesses and to assist with USA PATRIOT Act compliance.

This powerful tool simultaneously searches multiple independent databases — containing 4 billion consumer and 300 million business records — for information that can verify and validate a person's identity. InstantID is the only identity verification solution endorsed by the American Bankers Association.

Access to InstantID is provided by a system-to-system interface, commonly known as "Web Services." These services can be accessed using the industry-standard Simple Object Access Protocol (SOAP).

Consumer InstantID

Consumer InstantID validates and verifies a consumer's identity information (name, address, phone, SSN and date-of-birth) across multiple databases using a powerful proprietary search and comparison process. It also identifies potentially high-risk data elements, such as prison addresses, campground addresses, disconnected phone numbers, Social Security Numbers of deceased persons, etc.

Consumer InstantID returns auditable results, including:

- Validation and verification of data provided by the applicant
- Optional results from a check of Office Of Foreign Assets Control (OFAC) and other government watch lists
- Results from a Social Security Number deceased file search
- Fraud red flag indicators with explanations of the discrepancies found

The benefits of InstantID are many and include:

- Critical compliance assistance to meet new account opening requirements as outlined in Section 326 of the USA PATRIOT Act
- Assurance that comprehensive checks have been made against robust set of databases to authenticate customer identity and information
- Helps reduce financial fraud and identity theft
- Checks against current government lists of terrorists

LexisNexis® Red Flags Rule Report

- This optional report provides compliance assistance to help meet the final rules on identity theft "red flags" and address discrepancies. The issuance of the final rule of the Identity Theft Red Flags and Address Discrepancies under the Fair and Accurate Credit Transactions Act of 2003 rule implements sections 114 and 315 of the Fair and Accurate Credit Transactions Act of 2003, an amendment to the Fair Credit Reporting Act.
- Available as an add-on option to the Consumer InstantID function.

InstantID International

The InstantID International function verifies identity information for foreign nationals (name, address, phone, National ID, and date-of-birth) across multiple data sources using a powerful proprietary search and comparison process.

InstantID International matches input identity data against multiple data sources per country supporting compliance regulations for valid electronic identity verification. With multiple confirmations, you can turn prospects into customers and remain confident that you're also protecting your organization from various identity risks.

A different set of due diligence and AML regulations for each individual country makes it difficult to keep your compliance prevention efforts current. InstantID International's multi-source data helps you comply with both domestic and International AML regulations including the US PATRIOT Act and the Third European Money Laundering Directive. It also allows you to automatically check against global interdiction lists including United Nations, OFAC, and others.

Business InstantID

Business InstantID validates and verifies the validity and identity of a business and an authorized representative and evaluates any inconsistencies in the data. Business InstantID also determines the linkage between the business and the authorized representative.

Business InstantID returns auditable results, including:

- BVI - Business Verification Score - risk verification score for business
- CVI - Verification of the authorized representative
- Flags to indicate the linkage between the two

Similar to Consumer InstantID, Business InstantID works by searching multiple databases to verify and validate the authenticity of the application information provided by a new business customer. Using the business' name, address, phone numbers, and Federal ID number, Business InstantID returns information including:

- Validation and verification of data provided by the applicant
- Results from a check of Office Of Foreign Assets Control (OFAC) terrorists lists
- Federal ID number found via business name-address search
- SSN deceased file search on authorized agent
- Fraud red flag indicators with explanations of the discrepancies found
- Validation and verification of the businesses' authorized agent
- Linkage between a business and the authorized representative(s)

The business authentication process can assess data for the business entity alone, or can simultaneously assess both the business information and a set of consumer information for an authorized representative.

FraudPoint® Solutions

During the new application process, FraudPoint Solutions provides visibility into the application profile and the applying identity to help detect multiple forms of identity fraud - allowing you to identify fraud incidents before the application is booked. With access to the most wide-reaching consumer data in the market, FraudPoint solutions delivers a robust foundation for fraud prevention that seamlessly fits into core operational and risk strategies. These predictive tools help your business quickly ascertain fraud threats and manage exceptions without compromising the services or delivery channels. FraudPoint Solutions are available as an effective, calculated risk score or as attributes for modeling within internal scoring or rules engines.

FraudPoint Score

Leveraging authoritative consumer, business and asset content and advanced linking technology from LexisNexis, FraudPoint Score gathers and analyzes hundreds of unique identity characteristics and life events to identify inconsistencies and fraud patterns in application profiles and the applying identity. With access to the most authoritative data and analytics the FraudPoint Score is an analytic scoring solution that delivers critical, relevant insight that can substantially improve your ability to predict and prevent fraud — and recognize and approve authentic customers.

FraudPoint Attributes

FraudPoint Attributes give your business the power to harness the value of the identity intelligence that is the foundation of the FraudPoint scoring solution. FraudPoint® Attributes can help you develop a comprehensive, intelligent, and efficient fraud prevention program. Use these specific elements to enhance or build on-boarding models to evaluate high-risk individuals. FraudPoint Attributes consist of over 200 model-ready, highly-predictable fraud variables comprised of insights not found in credit bureau or other identity aggregator products.

ChargebackDefender® Solutions

ChargebackDefender and IPAddressID

ChargebackDefender evaluates high-risk patterns or conditions found during address and identity verification. It resolves false-positive AVS failures using a customer's most current address data, and summarizes all results in a single three digit score in order to help retailers best evaluate the risk of a given transaction. It uses state-of-the-art identity and address verification tools to confirm both billing and shipping information and optionally advanced IP address geo-location technology to verify each online or phone order's originating city, state, country, and continent. IP Address verification can be included in a ChargebackDefender query or submitted separately.

ChargebackDefender Attributes

ChargebackDefender Attributes returns the values for the data attributes used in internal models to evaluate high-risk patterns or conditions found during address and identity verification. This is primarily intended for organizations that have their own statisticians and want to use attribute values within their own modeling algorithms.

Tax Refund Investigative Solutions

Tax Refund Investigative Solution (TRIS)

LexisNexis® Tax Refund Investigative Solution is a powerful yet simple way for government tax agencies to screen and verify refund requests and prevent the issuing of checks for fraudulent claims.

LexisNexis Tax Refund Investigative Solution quickly screens tax refund requests against billions of current LexisNexis identity records collected from thousands of accurate and reliable sources. Our proven identity authentication tools confirm that submitted refund data is valid and use advanced linking and analytics capabilities to verify that the various data pieces are accurate.

Verification and Fraud Prevention Services and LexID℠

LexID℠

The fastest linking technology available with results that help you make intelligent information connections.

LexID℠ is the ingredient behind our products that turns disparate information into meaningful insights. This technology enables LexisNexis to identify, link and organize information with a high degree of accuracy, so we can return information to you quickly.

Get a More Complete Picture.
Make intelligent information connections beyond the obvious by drawing insights from both traditional and new sources of data.

Better Results, Faster.
Use the fastest technology for processing large amounts of data to help you solve cases more quickly and confidently.

Protect private information.
Keep customer SSNs and FEINs secure and enjoy peace of mind knowing you are taking steps to observe the highest levels of privacy and compliance.

Documentation Conventions

Example XML Code

Example XML code in this document appears in the following font:

```
<!-- parsed format -->
          <Name>
            <First>JOHN</First>
            <Middle>HENRY</Middle>
            <Last>DOE</Last>
            <Suffix>JR</Suffix>
          </Name>
```

XML values are in **blue**.

XML Comments are in **green.**

XML Syntax Case

XML is case-sensitive. In this document, XML tag names are shown in the same case as the web service's definition. This is typically a variation of title case where words are concatenated together with capital letters at the start of each word (e.g., `StreetName`).

Communication Protocol

SOAP

Communicate with InstantID Web services using the SOAP messaging standard. There are many 3rd party tools and libraries available to simplify your SOAP client development process.

Developing SOAP Client Applications Using a WSDL or XSD

Web Service Description Language (WSDL) is used to provide a structured description of a web service interface. Many of the libraries available for allowing applications to use the SOAP protocol also provide tools for automatically generating service-specific APIs from a WSDL document and generate source code that makes it very easy to set the message parameters, and to call into the service.

The WSDL descriptions for InstantID Web Service functions are available using the URLs shown below.

Please note that the URL **must** contain the desired **version number**. This is shown in the examples as ver_=1.*nn*& . The actual version number should be used in place of the 1.*nn.*

WSDL

Web Service Description Language (WSDL) is used to provide a structured description of a web service interface.

Many of the libraries available for allowing applications to use the SOAP protocol also provide tools for automatically generating service specific APIs from a WSDL document.

The WSDL description for the EchoTest function is available using this URL:
`https://wsonline.seisint.com/WsIdentity/EchoTest?ver_=1.nn&wsdl`

The WSDL description for the InstantID function is available using this URL:
`https://wsonline.seisint.com/WsIdentity/InstantID?ver_=1.nn&wsdl`

The WSDL description for the BusinessInstantID function is available using this URL:
`https://wsonline.seisint.com/WsIdentity/BusinessInstantID?ver_=1.nn&wsdl`

The WSDL description for the FlexID function is available using this URL:
`https://wsonline.seisint.com/WsIdentity/FlexID?ver_=1.nn&wsdl`

The WSDL description for the ChargebackDefender function is available using this URL:
`https://wsonline.seisint.com/WsIdentity/ChargebackDefender?ver_=1.nn&wsdl`

The WSDL description for the IPAddressID function is available using this URL:
`https://wsonline.seisint.com/WsIdentity/IPAddressID?ver_=1.nn&wsdl`

The WSDL description for the FraudPoint function is available using this URL:
`https://wsonline.seisint.com/WsIdentity/FraudPoint?ver_=1.nn&wsdl`

The WSDL description for the Tax Refund Investation function function is available using this URL:
`https://wsonline.seisint.com/WsIdentity/TaxRefundInvestigation?ver_=1.nn&wsdl`

The WSDL description for the InstantID International function is available using this URL:
`https://wsonline.seisint.com/WsIdentity/InstantIDInternational?ver_=1.nn&wsdl`

The syntax and functionality of WSDL itself is beyond the scope of this document. See the *References* appendix for sources of information.

XSD

An **XML Schema Definition** (**XSD**) provides a structured description of a web service's data elements, structures, attributes and the relationship between them. Many of the libraries available for allowing applications to use the SOAP protocol also provide tools that use XSDs.

The XSD schemas for InstantID Web Service functions are available using the URLs shown below.

Please note that the URL **must** contain the desired **version number**. This is shown in the examples as ver_=1.*nn*& . The actual version number should be used in place of the 1.*nn.*

The XSD description for the EchoTest function is available using this URL:

`https://wsonline.seisint.com/WsIdentity/EchoTest?xsd`

The XSD description for the InstantID function is available using this URL:

`https://wsonline.seisint.com/WsIdentity/InstantID?ver_=1.nn&xsd`

The XSD description for the BusinessInstantID function is available using this URL:

`https://wsonline.seisint.com/WsIdentity/BusinessInstantID?ver_=1.nn&xsd`

The XSD description for the FlexID function is available using this URL:

`https://wsonline.seisint.com/WsIdentity/FlexID?ver_=1.nn&xsd`

The XSD description for the ChargebackDefender function is available using this URL:

`https://wsonline.seisint.com/WsIdentity/ChargebackDefender?ver_=1.nn&xsd`

The XSD description for the IPAddressID function is available using this URL:

`https://wsonline.seisint.com/WsIdentity/IPAddressID?ver_=1.nn&xsd`

The XSD description for the FraudPoint function is available using this URL:

`https://wsonline.seisint.com/WsIdentity/FraudPoint?ver_=1.nn&xsd`

The XSD description for the Tax Refund Investation function function is available using this URL:
`https://wsonline.seisint.com/WsIdentity/TaxRefundInvestigation?ver_=1.nn&xsd`

The XSD description for the InstantID International function is available using this URL:

`https://wsonline.seisint.com/WsIdentity/InstantIDInternational?ver_=1.nn&xsd`

The syntax and functionality of XSD itself is beyond the scope of this document. See the *References* appendix for sources of information.

Programming Notes

Keep in mind the following programming notes as you create code to interact with our systems.

- The order of elements within a given hierarchy is subject to change and not guaranteed. You should code to accommodate changes to element order.
- Response elements may not be returned because there is no information available for the search subject. You should code to accommodate the presence and absence of response elements.

The WSDL and XSD may contain functions that are not documented in this manual. These could be legacy functions or functions under development. You should not use them unless you receive notice that they are available.

Authentication

LexisNexis Web Services support Basic HTTP Authentication over HTTPS.

Send your account credentials (username and password) in the **Header** of your SOAP request using Basic authentication.

Example:

```
HEADER
------
POST /WsIdentity/EchoTest?ver_=1.nn HTTP/1.0
Content-Type: text/xml; charset=UTF-8
Content-Length: 12345
Authorization: Basic eG1saWQ6cGFzc3dvcmQ=

<!-- The actual version number should be used in place of the 1.nn -->
<!-- The Content-Length is calculated by your application. -->
<!-- The fourth line is “Authorization: Basic xmlid:password” but the ID and
password must be Base 64 encoded. Contact XML/SOAP Support if you need help
with Base 64 encoding -->
```

Below is a C# .NET code example showing how to send credentials.

Example:

```
using (WsIdentity wsa = new WsIdentity ())
{
    wsa.PreAuthenticate = true;
    wsa.UseDefaultCredentials = false;
    wsa.Credentials = new NetworkCredential(“xmlid”, “xmlpassword”);
    string testStringReturned = wsa.EchoTest("Connection Test");
}
```

It is important to set the PreAuthenticate value to true when using .NET.

In Visual Basic .NET, the PreAuthenticate line should be similar to this:

```
Public Property PreAuthenticate As true
```

REST Interface

All LexisNexis Web services support the standard Representational State Transfer (REST) architecture interface. This architecture allows parameter passing in a URI using name-value pairs appended to a base URL.

The URI string is constructed from the base address, the function name followed by a question mark (?) and parameters in the form of *name=value*, separated by ampersands (&).

Parameters use the qualified tag name in dot notation (for example: `SearchBy.SSN` or `SearchBy.Name.Last`).

For example, this URI:

```
https://wsonline.seisint.com/WsIdentity/InstantID?ver_=144&
User.GLBPurpose=0&User.DLPurpose=0&Options.ReturnCount=10&
Options.StartingRecord=1&SearchBy.SSN=000111111
```

is equivalent to this SOAP request XML:

```
<soap:Envelope>
 <soap:Body>
  <InstantIDRequest>
   <User>
    <GLBPurpose>0</GLBPurpose>
    <DLPurpose>0</DLPurpose>
   </User>
   <Options>
    <ReturnCount>10</ReturnCount>
    <StartingRecord>1</StartingRecord>
   </Options>
   <SearchBy>
     <SSN>000111111</SSN>
   </SearchBy>
  </InstantIDRequest>
 </soap:Body>
</soap:Envelope>
```

Failover and DNS

The IP address associated with wsonline.seisint.com is subject to change without notice. The IP address will change if we find it necessary to failover to an alternate site as a result of a service interruption or during scheduled maintenance.

To ensure correct operation of your application, a DNS (Domain Name System) lookup for wsonline.seisint.com should be performed periodically. In particular, if your application is unable to connect to wsonline.seisint.com, it should force a re-resolution of the wsonline.seisint.com IP address.

In addition, make sure that your firewall allows outgoing TCP connections to port 443, to the following ranges of IP addresses:

209.243.48.0/20

69.84.176.0/20

If your application follows these rules, failover to an alternate site will be transparent.

Versioning

Accurint Web services use version information to maintain backward compatibility in your applications. This requires support for the passing of version information in requests. Versioning allows us to continue development, add new features and functions, and add additional data to result sets without adversely affecting existing applications.

You can continue to use an older version until you are ready to change an application to handle additional features available in a newer version. We recommend using the latest version of a function whenever possible. However, the only way to get values returned in deprecated tags is to use a version prior to the point where it was removed or replaced. Deprecated tags are noted in each function's documentation along with the number of the latest version that supports it.

Version information is sent in one of these ways:

- In the base URL, for example:

  https://wsonline.seisint.com/WsIdentity/InstantID?ver_=*nn*.nnn

- In a tag in the SOAPAction HTTP header:

  SOAPAction: "InstantID/InstantID?ver_=*nn.nnn*"

  Although SOAP client toolkits vary, this SOAPAction tag is used automatically in most WSDL-generated SOAP-based calls unless overridden in the base URL. If you do not supply version information in the base URL, this version information is used.

Default Versions

If you do not provide version information in the base URL, the default version is used. These defaults differ depending on the method used to call a function.

It is highly recommended that the version is specified in the base URL or the SOAP Action, in case tag names are changed in a future default version.

WSDL-Generated Applications

SOAP client toolkits vary, but, in general, if you are developing using a development environment that generates stub or proxy classes from the WSDL, then your application should automatically use the version that matches the WSDL you use to generate those stubs.

To override this value, or if this value is not being used automatically, you must include version information in the base URL in your code. Updating a WSDL in your development environment should automatically update all the stubs to use the latest version.

It is important to note that WSDL code generators will create methods for all fields defined in the version of the WSDL you add to your project. Therefore, you should make sure the version of the WSDL matches the version of the service you are using.

HTML Forms

HTML forms (either ones you create or the ones on a LexisNexis® web site) will automatically use the latest version of a function. This means any HTML page using a FORM tag with action= will use the latest version.

Raw XML

Applications that use raw XML processing ("do it yourself" socket applications) will default to the earliest version of a function unless version information is sent.

Mix and Match Versions

You may want to mix and match versions of Accurint functions. For example, you might have a procedure in your application written to an earlier version and do not wish to modify it, but want to add another procedure that uses a newly released function. This would require adding the earlier version information to base URL for the existing function to ensure that it continues to function in the same way. This requires setting different base URLs for each function.

Error Messages

Errors are passed through as SOAP faults. A SOAP fault element may contain one or more detail objects with information about the problem that caused the error. For example, if a query returns too many subjects, an error 203 is returned as shown below:

```
<Envelope>
  <Body>
    <Fault>
      <faultcode>500</faultcode>
      <faultstring>[500: [203] Too many subjects found; please use city, state, DOB or
age range to narrow your search]</faultstring>
      <faultactor>Esp</faultactor>
      <detail>
        <Exceptions>
          <Source>Esp</Source>
          <Exception>
            <Code>500</Code>
            <Audience>user</Audience>
            <Message>[203] Too many subjects found; please use city, state, DOB or age
range to narrow your search</Message>
          </Exception>
        </Exceptions>
      </detail>
    </Fault>
  </Body>
</Envelope>
```

This allows programmers to handle errors using standard SOAP fault objects. See the *References* appendix for sources of information.

Parsed and Unparsed Data in Requests and Responses

Requests

In a request, for example, a subject's name should be submitted in parsed format in the <First>, <Middle>, and <Last> tags. <Suffix> is optional, but supported.

```
<Name>
  <First>JOHN</First>
  <Middle>HENRY</Middle>
  <Last>DOE</Last>
  <Suffix>JR</Suffix>
</Name>
```

Addresses should be submitted in the following format.

```
<Address>
  <StreetAddress1>4711 NW BRONTE WAY</StreetAddress1>
  <State>FL</State>
  <City>DEERFIELD BEACH</City>
  <Zip5>33442</Zip5>
</Address>
```

Responses

Although, the result sets definitions in the WSDL contain tags for both parsed and unparsed data, **data is often returned only in the tags for one format (either parsed or unparsed).** You should handle these fields programmatically.

For example, the Name/First, Name/Middle, and Name/Last tags may contain data while the Name/Full tags are blank. The Address/StreetAddress1 and Address/StreetAddress2 tags are also often blank in result sets.

This is a side effect of our use of standardized structures that are reused throughout the Web services.

One benefit of standardized structures is that this allows you to create reusable client-side libraries to handle them. For example, you can create an address handling function which can be used in any place an address structure is found.

Using User Codes

Every function supports submission of three different user codes—**ReferenceCode, BillingCode,** and **QueryId**. Each has its own purpose and specific behavior to support that purpose.

ReferenceCode is returned in your billing statement. This allows you to keep track of the project for which a query was submitted. For example, if you are submitting multiple queries on behalf of a client named *Ajax Corporation*, you can submit that name as the **ReferenceCode** and easily identify those queries on your billing statement. **ReferenceCode** is not returned in your query results.

BillingCode replaces your Login Name in our Billing Detail logs. For example, if your login name is ekdresearch, you can submit a "friendlier" name as your **BillingCode**, such as Emily Kate, so that queries are easier to identify. This should be used carefully and end users should *not* be allowed to provide this code directly. Instead, it should be handled programmatically to prevent the possibility of misuse. Your company administrators have access to Billing Detail logs via Accurint.com.

QueryId is returned only in the query results. You can use this code to include information such as a customer's account number in the results. This provides additional capabilities you can use in post-processing of results.

User codes are all inside the **User** structure in the request, as shown below:

```
        <User>
<!-- ReferenceCode is returned in your billing statement. -->
<!-- BillingCode replaces user's login name in billing details -->
<!-- QueryId is returned in results. -->
          <ReferenceCode>Ajax Corporation</ReferenceCode>
          <BillingCode>Emily Kate</BillingCode>
          <QueryId>Ajax123</QueryId>
          <GLBPurpose>1</GLBPurpose>
          <DLPurpose>1</DLPurpose>
          <EndUser>
            <CompanyName>Ajax Corporation</CompanyName>
            <StreetAddress1>3003 NW Constance Rd</StreetAddress1>
            <City>Cocoplum</City>
            <State>FL</State>
            <Zip5>33442</Zip5>
          </EndUser>
        </User>
```

Development and Testing Functions

EchoTest Request Function

EchoTest Request Message

This function takes an input string and "echoes" the value in its result. This function is intended for connectivity testing. A successful response indicates a good connection to the server hosting the Web services.

XML Syntax:

```
<Envelope>
   <Body>
      <EchoTestRequest>
         <ValueIn>any text</ValueIn>
      </EchoTestRequest>
   </Body>
</Envelope>
```

EchoTest Input Tag Descriptions:

Tag Name	Req?	Description
ValueIn	N	Any string value to echo.

EchoTest Response Message

XML Syntax:

```
<Envelope>
   <Body>
      <EchoTestResponse>
         <ValueOut>any text</ValueOut>
      </EchoTestResponse>
   </Body>
</Envelope>
```

EchoTest Result Tag Descriptions:

Tag Name	Description
ValueOut	String value echo.

InstantID Functions

InstantID Function

The InstantID function validates and verifies identity information (name, address, phone, SSN and date-of-birth) across multiple databases using a powerful proprietary search and comparison process. It also identifies potentially high-risk data, such as prison addresses, campground addresses, disconnected phone numbers, Social Security numbers of deceased persons, etc.

InstantID Request Message

XML Syntax:

```
<Envelope>
   <Body>
      <InstantIDRequest>
        <User>
<!-- ReferenceCode is returned in your billing statement. -->
<!-- BillingCode replaces user's login name in billing details -->
<!-- QueryId is returned in results. -->
          <ReferenceCode>Ajax Corporation</ReferenceCode>
          <BillingCode>Emily Kate</BillingCode>
          <QueryId>Ajax123</QueryId>
          <GLBPurpose>1</GLBPurpose>
          <DLPurpose>1</DLPurpose>
          <EndUser>
            <CompanyName>Ajax Corporation</CompanyName>
            <StreetAddress1>3003 NW Constance Rd</StreetAddress1>
            <City>Cocoplum</City>
            <State>FL</State>
            <Zip5>33442</Zip5>
          </EndUser>
        </User>
        <Options>
          <WatchLists>
             <WatchList>OFAC</WatchList>
             <WatchList>FBI</WatchList>
          </WatchLists>
          <IncludeCLOverride>0</IncludeCLOverride>
          <IncludeMSOverride>0</IncludeMSOverride>
          <IncludeDLVerification>0<IncludeDLVerification>
          <PoBoxCompliance>1</PoBoxCompliance>
<!-- Default threshold is .84. This example overrides the default. -->
          <GlobalWatchlistThreshold>.85</GlobalWatchlistThreshold>
          <DOBMatch>
            <MatchType>FuzzyCCYYMM</MatchType>
            <MatchYearRadius></MatchYearRadius>
          </DOBMatch>
          <IncludeModels>
            <FraudPointModel>
              <ModelName>FP1109_0</ModelName>
              <IncludeRiskIndices>true</IncludeRiskIndices>
            </FraudPointModel>
           </IncludeModels>
           <RedFlagsReport>Version1</RedFlagsReport>
          <IncludeAllRiskIndicators>0</IncludeAllRiskIndicators>
```

```
          <RequireExactMatch>
            <LastName>0</LastName>
            <FirstName>0</FirstName>
            <FirstNameAllowNickname>0</FirstNameAllowNickname>
            <HomePhone>0</HomePhone>
            <SSN>0</SSN>
          </RequireExactMatch>
        </Options>
        <SearchBy>
          <UseDOBFilter>1</UseDOBFilter>
          <DOBRadius>3</DOBRadius>
<!-- Use either unparsed format or parsed format to submit a Name  -->
<!-- You shouldn't use both. If you submit both, only unparsed form is considered -->
<!-- unparsed format -->
          <Name>
            <Full>JOHN HENRY DOE JR</Full>
          </Name>
<!-- parsed format -->
          <Name>
            <First>JOHN</First>
            <Middle>HENRY</Middle>
            <Last>DOE</Last>
            <Suffix>JR</Suffix>
          </Name>
<!-- Use either unparsed format or parsed format to submit an address -->
<!-- You can also use any combination that does not provide redundant input -->
<!-- unparsed format -->
          <Address>
            <StreetAddress1>4711 NW BRONTE WAY</StreetAddress1>
            <StreetAddress2>APT B11</StreetAddress2>
            <StateCityZip>DEERFIELD BEACH, FL 33442</StateCityZip>
          </Address>
<!-- parsed format -->
          <Address>
            <StreetName>BRONTE</StreetName>
            <StreetNumber>4711</StreetNumber>
            <StreetPreDirection>NW</StreetPreDirection>
            <StreetSuffix>WAY</StreetSuffix>
            <UnitDesignation>APT</UnitDesignation>
            <UnitNumber>B11</UnitNumber>
            <State>FL</State>
            <City>DEERFIELD BEACH</City>
            <Zip5>33442</Zip5>
          </Address>
          <Age>55</Age>
          <DOB>
            <Year>1955</Year>
            <Month>07</Month>
            <Day>06</Day>
          </DOB>
<!-- use either SSN or SSNLast4, not both. SSN should not contain dashes -->
          <SSN>000456789</SSN>
          <SSNLast4>6789</SSNLast4>
          <DriverLicenseNumber>D120240661060<DriverLicenseNumber>
          <DriverLicenseState>FL<DriverLicenseState>
          <HomePhone>9545552222</HomePhone>
          <WorkPhone>5615559999</WorkPhone>
```

```xml
          <Passport>
            <Number>01234567890</Number>
            <ExpirationDate>
              <Year>2012</Year>
              <Month>03</Month>
              <Day>30</Day>
            </ExpirationDate>
            <Country>SWEDEN</Country>
            <MachineReadableLine1>
J&lt;IRLHENRY&lt;DOE&lt;ANGUS&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;
            </MachineReadableLine1>
              <MachineReadableLine2>
                1234567897IRL1203309M2010245ABCD1234&lt;&lt;1A2B40
              </MachineReadableLine2>
          </Passport>
          <Gender>M</Gender>
          <Email>JIMBO@EXAMPLE.COM</Email>
<!-- Valid values for Channel are: -->
<!-- Mail, PointOfSale,.Kiosk, Internet, Branch, Telephonic, or Other-->
          <Channel>Internet</Channel>
          <Income>76000</Income>
<!-- Valid values for OwnOrRent are: Own or Rent -->
          <OwnOrRent>Own</OwnOrRent>
          <ApplicationDateTime>
            <Year>2012</Year>
            <Month>03</Month>
            <Day>30</Day>
            <Hour24>04</Hour24>
            <Minute>21</Minute>
            <Second>23</Second>
          </ApplicationDateTime>
        </SearchBy>
      </InstantIDRequest>
   </Body>
</Envelope>
```

InstantID Input Tag Descriptions

Tag Name	Req?	Description
User		Structure containing User information (See Using User Codes on page 17.)
ReferenceCode	N	User's Reference code for the transaction
BillingCode	N	User's Billing code for the transaction
GLBPurpose	Y	Based on the Gramm-Leach-Bliley Act, this is an integer value [0-6] to indicate the reason this query is being made. See GLB Purpose on page 155.
DLPurpose	Y	Pursuant to the Driver's Privacy Protection Act of 1994 (DPPA), this is an integer value [0-7] to indicate the reason this query is being made. See DL Purpose on page 156.
QueryId	N	User's QueryId code for the transaction (returned in results)
EndUser		Structure containing information about the entity on whose behalf the report is run.
CompanyName	N	The entity on whose behalf the report is run.
StreetAddress1	N	Address
City	N	City
State	N	State
Zip5	N	Five-digit Zip Code
Options	N	Structure containing search options
WatchLists	N	Structure containing one or more Watchlist structures
WatchList	N	Structure containing one Watchlist to search. See Watchlist codes on page 158.
IncludeCLOverride	N	If set to 1 or true, the query considers cross linked SSNs for an identity unacceptable and reduces the CVI to a 10
IncludeMSOverride	N	If set to 1 or true, the query considers multiple SSNs for an identity unacceptable and reduces the CVI to a 10
IncludeDLVerification	N	If set to 1 or true, the query verifies submitted Driver License information
PoBoxCompliance	N	If set to 1 or true, the query considers a PO Box Address unacceptable under your Customer Information Program (CIP) rules, and reduces the score to a 10. If set to 0 or false, a reason code is still returned, but the score is not affected.
GlobalWatchlistThreshold	N	The level of selectivity to include where 0.7 allows loose name matching and 1.0 requires exact match. Recommended setting is 0.84 [range is 0.7 to 1.0]
DOBMatch	N	Match Options for Date of Birth
MatchType	N	Type of DOB Match to use. [FuzzyCCYYMMDD | FuzzyCCYYMM | RadiusCCYY | ExactCCYYMMDD | ExactCCYYMM] See DOBMatch/MatchType codes on page 158
MatchYearRadius	N	An integer value for the number of years to consider if **RadiusCCYY** is selected. [0-3, values greater than 3 are capped at 3]
IncludeModels	N	Structure to request scoring models.
FraudPointModel	N	Structure to request FraudPoint scoring model
ModelName	N	If set to **FP1109_0** the FraudPoint Model is included.

Tag Name	Req?	Description
IncludeRiskIndices	N	If set to **1** or **true**, the result includes FraudPoint Risk Indices
RedFlagsReport	N	Enable by setting to a valid string value: **Version1**. If enabled, red flag structure is included in result.
IncludeAllRiskIndicators	N	If set to 1 or true, the query returns all risk indicators. If false, the result is limited to six risk indicators.
RequireExactMatch	N	Structure containing Boolean options to require exact matching.
LastName	N	If set to 1 or true, the query requires an exact match on Last Name
FirstName	N	If set to 1 or true, the query requires an exact match on First Name
FirstNameAllowNickname	N	If set to 1 or true, the query requires an exact match on First Name , but consider valid nickname to be an exact match
HomePhone	N	If set to 1 or true, the query requires an exact match on Home Phone
SSN	N	If set to 1 or true, the query requires an exact match on Social Security Number
SearchBy		Input for identification lookup
UseDOBFilter	N	If set to 1 or true, the query only considers OFAC records where the Date of Birth is within the number of years specified in DOBRadius. This reduces false positives.
DOBRadius	N	An integer value for the number of years to consider for OFAC matches when UseDOBFilter is enabled. Default is 2.
Name	N	Structure containing name of the individual to identify
Full	N	Full name of the individual to identify
First	N	First name of the individual to identify
Middle	N	Middle name or initial of the individual to identify (used only to locate the individual. Middle name is not verified)
Last	N	Last name of the individual to identify
Suffix	N	Name suffix of the individual to identify
Prefix	N_1	Currently not used for input
Address	N	Structure containing address
StreetName	N_1	Street Name portion of address
StreetNumber	N_1	House number portion of address
StreetPreDirection	N_1	Pre-direction portion of address (e.g., NW)
StreetPostDirection	N_1	Post-direction portion of address (e.g., S)
StreetSuffix	N_1	Street Suffix portion of address (e.g., ST, AVE)
UnitDesignation	N_1	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	N_1	Unit Number portion of address
StreetAddress1	N	First address line for the individual to look up.
StreetAddress2	N_1	Last address line for the individual to look up.
State	N	State
City	N	City
Zip5	N	Five-digit ZIP code
Zip4	N_1	Currently not used for input

Tag Name	Req?	Description
County	N_1	Currently not used for input
PostalCode	N_1	Currently not used for input
StateCityZip	N_1	Currently not used for input
DOB	Y_3	Structure containing Date of Birth of the individual to identify
Year	Y_3	YYYY
Month	Y_3	MM
Day	Y_3	DD
Age	N	Individual's Age
SSN	N_2	Social Security Number of the individual to identify (*nnnnnnnnn* without dashes)
SSNLast4	N_2	Last four digits of SSN
DriverLicenseNumber	N	Driver's License Number of the individual to identify
DriverLicenseState	N	State where license issued
IPAddress	N	IP Address
HomePhone	N	Ten-digit Phone number (*nnnnnnnnn* without dashes)
WorkPhone	N	Ten-digit Phone number (*nnnnnnnnn* without dashes)
Passport	N	Structure containing Passport details
Number	N	Number
ExpirationDate	N	Expiration Date
Year	N	YYYY
Month	N	MM
Day	N	DD
Country	N	Country
MachineReadableLine1	$Y_{3,4}$	Machine Readable Line 1
MachineReadableLine2	$Y_{3,4}$	Machine Readable Line 2
Gender	Y_3	Gender [m, male, f, or female]
Channel	N	Channel [Mail | PointOfSale |.Kiosk | Internet | Branch | Telephonic | Other]
Income	N	Income
OwnOrRent	N	Indicator if subject owns or rents home [Own | Rent]
LocationIdentifier	N	LocationIdentifier
OtherApplicationIdentifier1	N	Other Application Identifier
OtherApplicationIdentifier2	N	Other Application Identifier
OtherApplicationIdentifier3	N	Other Application Identifier
ApplicationDateTime	N	Application Date/Time
Year	N	YYYY
Month	N	MM
Day	N	DD

Tag Name	Req?	Description
Hour24	N	HH
Minute	N	MM
Second	N	SS

Many of the input tags are not individually required for a query; however, sufficient information to identify an individual is necessary to provide reliable results. In general, you should always submit as much information as possible. At a minimum, you should submit a Name, Address, and either SSN or DOB.

1. Although these tags are currently not considered when processing a query, this could change at any time. Therefore, you should use caution using these tags when submitting queries.
2. Use either SSN or SSNLast4, not both. The input SSN should not contain dashes.
3. These tags are required in order to get a valid `PassportValidated` response. If omitted, the `PasportValitated` tag will always show as false.
4. Machine readable lines contain the < character which can be problematic in XML. Use XML escaping in your application to convert the < to **`<`**

InstantID Response Message

InstantID Result Tag Descriptions:

Tag Name	Description
Header	Structure containing Header information
TransactionId	Unique transaction identifier
Status	Response status
Message	Optional description of the status (e.g., the error that occurred)
QueryId	Submitted QueryId
Exceptions	Structure containing one or more exceptions
Code	The error code for the problem encountered
Source	The system component reporting the problem
Message	A description of the error that occurred
Result	Structure containing query result
InputEcho	Structure “echoing” submitted data
Name	Structure containing name information
Full	Full Name
First	First Name
Middle	Middle Name
Last	Last Name
Suffix	Generational suffix (e.g., JR, SR, etc)
Prefix	Name Prefix (e.g., DR, MS, etc)
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Pre-direction portion of address (e.g., NW)
StreetName	Street Name portion of address
StreetSuffix	Street Suffix portion of address (e.g., ST, AVE)
StreetPostDirection	Post-direction portion of address (e.g., S)
UnitDesignation	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	Unit Number portion of address
StreetAddress1	First line of address (unparsed)
StreetAddress2	Second line of address (unparsed)
State	State
City	City
Zip5	Five-digit ZIP code
Zip4	Four-digit ZIP PLUS code
County	County
PostalCode	Postal Code

Tag Name	Description
StateCityZip	Unparsed City, state and zip portion of address
DOB	Date of Birth
Year	YYYY
Month	MM
Day	DD
Age	Subject's age at time of query
SSN	Social Security Number
SSNLast4	Last four digits of Social Security Number
DriverLicenseNumber	Driver's License Number
DriverLicenseState	State where license issued
HomePhone	Home Phone number
UseDOBFilter	Submitted filter flag
DOBRadius	Submitted radius
WorkPhone	Work Phone number
Passport	Structure containing Passport details
Number	Number
ExpirationDate	Expiration Date
Year	YYYY
Month	MM
Day	DD
Country	Country
MachineReadableLine1	Machine Readable Line 1
MachineReadableLine2	Machine Readable Line 2
Gender	Gender
Email	Email
Channel	Channel
Income	Income
OwnOrRent	Own Or Rent indicator
LocationIdentifier	Location Identifier
OtherApplicationIdentifier1	Other Application Identifier
OtherApplicationIdentifier2	Other Application Identifier
OtherApplicationIdentifier3	Other Application Identifier
ApplicationDateTime	Structure containing Application Date Time
Year	Year
Month	Month
Day	Day
Hour24	Hour (24-hour format)
Minute	Minute
Second	Second

Tag Name	Description
UniqueID	Unique Identification Number (LexisNexis LexID SM)
VerifiedInput	Structure containing verified data
Name	Structure containing name information
Full	Full Name
First	First Name
Middle	Middle Name
Last	Last Name
Suffix	Generational suffix (e.g., JR, SR, etc)
Prefix	Name Prefix (e.g., DR, MS, etc)
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Pre-direction portion of address (e.g., NW)
StreetName	Street Name portion of address
StreetSuffix	Street Suffix portion of address (e.g., ST, AVE)
StreetPostDirection	Post-direction portion of address (e.g., S)
UnitDesignation	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	Unit Number portion of address
StreetAddress1	First line of address (unparsed)
StreetAddress2	Second line of address (unparsed)
State	State
City	City
Zip5	Five-digit ZIP code
Zip4	Four-digit ZIP PLUS code
County	County
PostalCode	Postal Code
StateCityZip	Unparsed City, State and Zip portion of address
SSN	Social Security Number
HomePhone	Home Phone Number
DOB	Date of Birth
Year	YYYY
Month	MM
Day	DD
DriverLicenseNumber	Driver License Number
DOBVerified	Indicates if Date of Birth is verified [**0** (False) | **1** (True)]
NameAddressSSNSummary	An index [**0-12**] indicating the level of the match of the submitted Name, Address, and SSN (NAS). See *NameAddressSSN (NAS)Summary on page* 37.

Tag Name	Description
NameAddressPhone	Structure containing verification details from the submitted Name, Address, and Phone Number (NAP).
Summary	An index [**0-12**] indicating the level of the match of the submitted Name, Address, and phone number. See *NameAddressPhone* on page 37.
Type	Type of data used to perform the Name, Address, Phone validation [**A** = Phone Listing | **P** = Phone records | **U** = Utility records]
Status	For phone records, status indicates if phone is connected [**C** = Connected | **D** = disconnected]
ComprehensiveVerificationIndex	CVI is an index summarizing the verification matches found in the NameAddressSSNSummary and NameAddressPhone\Summary [**00 – 50**] (See *ComprehensiveVerificationIndex* on page 37 for details.)
RiskIndicators	Structure containing possible risk indicators (See)
RiskIndicator	Structure containing one possible risk indicator
RiskCode	Risk Code
Description	Description
Sequence	Sequence
PotentialFollowupActions	Structure containing possible follow-up actions (See *InstantID Follow-up Actions* on page 40 for details.)
FollowupAction	Structure containing one possible follow-up action
RiskCode	Action Code
Description	Description
InputCorrected	Structure containing corrected values for data elements submitted
Name	Structure containing name information
Full	Not Used
First	Not Used
Middle	Not Used
Last	Last Name
Suffix	Not Used
Prefix	Not Used
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Not Used
StreetName	Not Used
StreetSuffix	Not Used
StreetPostDirection	Not Used
UnitDesignation	Not Used
UnitNumber	Not Used
StreetAddress1	Not Used

Tag Name	Description
StreetAddress2	Not Used
State	Not Used
City	Not Used
Zip5	Not Used
Zip4	Not Used
County	Not Used
PostalCode	Not Used
StateCityZip	Not Used
SSN	Social Security Number
HomePhone	Home phone number
DOB	Date of Birth
Year	YYYY
Month	MM
Day	DD
NewAreaCode	Structure containing information about an Area Code change (or future Area Code change)
AreaCode	New Area code
EffectiveDate	Effective Date of New Area Code
Year	YYYY
Month	MM
Day	DD
ReversePhone	Structure containing details from reverse phone lookup
Name	Structure containing name information
Full	Full Name
First	First Name
Middle	Middle Name
Last	Last Name
Suffix	Generational suffix (e.g., JR, SR, etc)
Prefix	Name Prefix (e.g., DR, MS, etc)
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Pre-direction portion of address (e.g., NW)
StreetName	Street Name portion of address
StreetSuffix	Street Suffix portion of address (e.g., ST, AVE)
StreetPostDirection	Post-direction portion of address (e.g., S)
UnitDesignation	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	Unit Number portion of address
StreetAddress1	First line of address (unparsed)
StreetAddress2	Second line of address (unparsed)

Tag Name	Description
State	State
City	City
Zip5	Five-digit ZIP code
Zip4	Four-digit ZIP PLUS code
County	County
PostalCode	Postal Code
StateCityZip	Unparsed City, state and zip portion of address
PhoneOfNameAddress	The phone number found at the submitted address
SSNInfo	Structure containing Subject's Social Security Number Information
SSN	Social Security Number
Valid	Validity Indicator [**G** = good | blank = not able to validate]
IssuedLocation	State or Location where SSN was issued
IssuedStartDate	Beginning date for range when card was issued
Year	YYYY
Month	MM
Day	DD
IssuedEndDate	Ending date for range when card was issued
Year	YYYY
Month	MM
Day	DD
ChronologyHistories	Structure containing address history records for the individual
ChronologyHistory	Structure containing one address history record for the individual
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Pre-direction portion of address (e.g., NW)
StreetName	Street Name portion of address
StreetSuffix	Street Suffix portion of address (e.g., ST, AVE)
StreetPostDirection	Post-direction portion of address (e.g., S)
UnitDesignation	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	Unit Number portion of address
StreetAddress1	First line of address (unparsed)
StreetAddress2	Second line of address (unparsed)
State	State
City	City
Zip5	Five-digit ZIP code
Zip4	Four-digit ZIP PLUS code

Tag Name	Description
County	County
PostalCode	Postal Code
StateCityZip	Unparsed City, state and zip portion of address
Phone	Telephone Number
DateFirstSeen	Date Record First Seen
Year	YYYY
Month	MM
Day	DD
DateLastSeen	Date Record Last Seen
Year	YYYY
Month	MM
Day	DD
IsBestAddress	Indicator if address is the subject's best address
WatchLists	Structure containing One or more Watch List information structures, if found
WatchList	Structure containing one WatchList record
Table	The name of the database where match was found
RecordNumber	The record number (for reference purposes)
Name	Structure containing name information
Full	Full Name
First	First Name
Middle	Middle Name
Last	Last Name
Suffix	Generational suffix (e.g., JR, SR, etc)
Prefix	Name Prefix (e.g., DR, MS, etc)
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Pre-direction portion of address (e.g., NW)
StreetName	Street Name portion of address
StreetSuffix	Street Suffix portion of address (e.g., ST, AVE)
StreetPostDirection	Post-direction portion of address (e.g., S)
UnitDesignation	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	Unit Number portion of address
StreetAddress1	First line of address (unparsed)
StreetAddress2	Second line of address (unparsed)
State	State
City	City
Zip5	Five-digit ZIP code

Tag Name	Description
Zip4	Four-digit ZIP PLUS code
County	County
PostalCode	Postal Code
StateCityZip	Unparsed City, state and zip portion of address
Country	Country
EntityName	Name of an entity, such as a Business, Vessel, Group, or Party
Sequence	Sequence
AdditionalScore1	Not Implemented
AdditionalScore2	Not Implemented
CurrentName	Structure containing Current Name information
Full	Full Name
First	First Name
Middle	Middle Name
Last	Last Name
Suffix	Generational suffix (e.g., JR, SR, etc)
Prefix	Name Prefix (e.g., DR, MS, etc)
AdditionalLastNames	Structure containing one or more Additional Last Names found for the individual
AdditionalLastName	Structure containing one Additional Last Name found for the individual
DateLastSeen	Date Record Last Seen
Year	YYYY
Month	MM
Day	DD
LastName	Last Name
Models	Structure containing results from requested scoring model(s)
Model	Structure containing results from a scoring model
Name	Model Name
Scores	Structure containing one or more Scores
Score	Structure containing one Score
Type	Score Type
Value	Score Value
RiskIndices	Structure containing one or more Risk Index
RiskIndex	Structure containing one Risk Index
Name	Risk Index Name
Value	Risk Index Value
HighRiskIndicators	Structure containing one or more High Risk Indicators. (see *Consumer InstantID High Risk Indicator Codes* on page 38)
HighRiskIndicator	Structure containing one High Risk Indicator

Tag Name	Description
RiskCode	RiskCode
Description	Description
Sequence	Sequence
RedFlagsReport	Structure containing Red Flags Report details
Version	Version
RedFlags	Structure containing one or more Red Flags
RedFlag	Structure containing details about one Red Flag
Name	Name of Red Flag
HighRiskIndicators	Structure containing one or more High Risk Indicators. (see *Consumer InstantID High Risk Indicator Codes* on page 38)
HighRiskIndicator	Structure containing one High Risk Indicator
RiskCode	RiskCode
Description	Description
Sequence	Sequence
PassportValidated	Passport Validated Flag
FoundSSNCount	Number of SSNs found associated with the subject
DecedentInfo	Structure containing Decedent Information (if deceased person was found from submitted information)
Name	Structure containing name information
Full	Full Name
First	First Name
Middle	Middle Name
Last	Last Name
Suffix	Generational suffix (e.g., JR, SR, etc)
Prefix	Name Prefix (e.g., DR, MS, etc)
DOD	Date of Death
Year	YYYY
Month	MM
Day	DD
DOB	Date of Birth
Year	YYYY
Month	MM
Day	DD

Tag Name	Description
DOBMatchLevel	The confidence level of the match of the input DOB and the DOB found for the consumer (0-8) 0 = No DOB found or no DOB submitted 1 = Nothing matches 2 = Only Day matches 3 = Only Month Matches 4 = Only Day and Month Match 5 = Only Day and Year match 6 = Only Year matches 7 = Only Month and Year match 8 = Month, Day, and year match

The Comprehensive Verification Index Model

The Comprehensive Verification Index is the basis for consumer Instant ID and the Authorized Representative section of BusinessInstantID.

There are three score types returned within the Comprehensive Verification Index Model result. Each is available separately, based on options submitted.

- **CVI** (Comprehensive Verification Index)

  An index [00-50] summarizing the verification matches found in the NAS and NAP indexes.

- **NAP** (Name, Address, Phone)

  An index [0-12] indicating the level of the match of the submitted Name, Address, and Phone number.

- **NAS** (Name, Address, Social Security)

  An index [0-12] indicating the level of the match of the submitted Name, Address, and SSN (NAS).

Model Results

ComprehensiveVerificationIndex

Value	Meaning
00	Nothing verified
10	Critical ID elements not verified, are associated with different person(s,) or indications such as OFAC matches, deceased/invalid SSN, or SSN issued prior to birth date provided, etc. exist
20	Minimal verification, critical ID elements not verified or associated with different person(s)
30	Several ID elements verified
40	Last name, address & SSN or phone verified; first name, phone or SSN verification failures
50	Full name, address, phone , SSN verified

NameAddressSSN (NAS)Summary

The following table contains possible values for InstantID NameAddressSSNSummary and descriptions of their meanings.

Value	Meaning
0	Nothing found for input criteria
1	Input SSN is associated with a different name and address.
2	Input First name and Last Name matched
3	Input First name and Address matched
4	Input First name and SSN matched
5	Input Last name and Address matched
6	Input Address and SSN matched
7	Input Last name and SSN matched
8	Input First name, Last name and Address matched
9	Input First name, Last name and SSN matched
10	Input First name, Address, and SSN matched
11	Input Last name, Address, and SSN matched
12	Input First name, Last name, Address and SSN matched

NameAddressPhone (NAP) Summary

The following table contains possible values for NAP and descriptions of their meanings.

Value	Meaning
0	Nothing found for input criteria
1	Input phone is associated with a different name and address
2	First name and Last name matched
3	First name and Address matched
4	First name and Phone matched
5	Last name and Address matched
6	Address and Phone matched
7	Last name and Phone matched
8	First name, Last name and Address matched

Value	Meaning
9	First name, Last name and Phone matched
10	First name, Address and Phone matched
11	Last name, Address and Phone matched
12	First name, Last name, Address and Phone matched

Consumer InstantID High Risk Indicator Codes

High risk indicators or warning codes—in and of themselves—are not necessarily indicators of fraud or of any fraudulent intent. They are value added attributes that indicate information that may have contributed to a lower score (example: **02** indicates that the input SSN is reported as deceased) or may simply indicate additional information about one of the input data elements (example: **10** indicates that the input phone is a mobile number)

Questions or concerns raised by the return of some risk indicators can be resolved by providing additional information in an input submission (example: risk indicator **77** says that no input name was entered). Others may suggest taking additional steps, such as use another function to backfill missing or incorrect information, or contacting the applicant to request or clarify information.

Risk indicators are provided to assist in interpreting the CVI, NAS and NAP summaries and assist in exception processing decisions, especially when an applicant falls near a certain threshold.

If `<IncludeReasonCodes>` is set to true and adverse information is found, one or more `<HighRiskIndicator>` structures are returned within the `<HighRiskIndicators>`. Structure inside each type's structure. The table below contains all possible risk indicators and their descriptions. These are subject to change at any time, but the structure of the result set will remain the same (example: the **02** risk indicator will always remain the risk indicator code for an SSN that has been reported as deceased).

Risk Code	Risk Code Description
02	The input SSN is reported as deceased
03	The input SSN was issued prior to the input date-of-birth
04	The input name and SSN are verified, but not with the input address and phone
06	The input SSN is invalid
07	The input phone number may be disconnected
08	The input phone number is potentially invalid
09	The input phone number is a pager number
10	The input phone number is a mobile number
11	The input address may be invalid according to postal specifications
12	The input zip code belongs to a post office box
14	The input address is a transient commercial or institutional address
15	The input phone number matches a transient commercial or institutional address
16	The input phone number and input zip code combination is invalid
19	Unable to verify name, address, SSN/TIN and phone
25	Unable to verify address
26	Unable to verify SSN / TIN
27	Unable to verify phone number
28	Unable to verify date-of-birth

Risk Code	Risk Code Description
29	The input SSN/TIN may have been miskeyed
30	The input address may have been miskeyed
31	The input phone number may have been miskeyed
32	The input name matches the OFAC file
37	Unable to verify name
38	The input SSN is associated with multiple last names
39	The input SSN is recently issued
41	The input driver's license number is invalid for the input DL State
44	The input phone area code is changing
46	The input work phone is a pager number
48	Unable to verify first name
49	The input phone and address are geographically distant (>10 miles)
50	The input address matches a prison address
51	The input last name is not associated with the input SSN
52	The input first name is not associated with input SSN
53	The input home phone and work phone are geographically distant (>100 miles)
55	The input work phone is potentially invalid
56	The input work phone is potentially disconnected
57	The input work phone is a mobile number
64	The input address returns a different phone number
66	The input SSN is associated with a different last name, same first name
71	The input SSN is not found in the public record
72	The input SSN is associated with a different name and address
74	The input phone number is associated with a different name and address
75	The input name and address are associated with an unlisted/non-published phone number
76	The input name may have been miskeyed
77	The input name was missing
78	The input address was missing
79	The input SSN/TIN was missing or incomplete
80	The input phone was missing or incomplete
81	The input date-of-birth was missing or incomplete
82	The input name and address return a different phone number
83	The input date-of-birth may have been miskeyed
85	The input SSN was issued to a non-US citizen

Risk Code	Risk Code Description
89	The input SSN was issued within the last three years
90	The input SSN was issued after age five (post-1990)
CL	The input SSN is not the primary SSN for the input identity
CO	The input zip code is a corporate only zip code
CZ	Address mismatch between city/state and zip code
DD	A different driver's license number has been found for the input applicant
DF	The input driver's license number is not found in the public record
DM	The input driver's license number may have been miskeyed
DV	Unable to verify driver's license number
IS	Input SSN possibly randomly issued by SSA, but invalid when first associated with the input identity
IT	The input SSN is an ITIN
MI	Multiple identities associated with input social
MO	The input zip code is a military only zip code
MS	Multiple SSNs reported with applicant
PA	Potential address discrepancy - the input address may be a previous address
PO	The primary input address is a P.O. Box
RS	The input SSN was possibly randomly issued by the SSA
SR	Address mismatch on secondary address range
WL	The input name matches one or more of the non-OFAC global watchlist(s)
ZI	Unable to verify zip code

InstantID Follow-up Actions

The following table contains possible values for InstantID Follow-up Actions and descriptions.

Risk Code	Description
A	Follow your internal policy regarding potential matches to OFAC database information
B	Verify name with Social (via SSN card, DL if applicable, paycheck stub, or other Government Issued ID)
C	Verify name with Address (via DL, utility bill, Directory Assistance, paycheck stub, or other Government Issued ID)
D	Verify phone (Directory Assistance, utility bill)
E	Follow your internal policy regarding potential matches to non-OFAC global watchlists.
F	Ask customer for a utility bill or other documentation showing a physical address location. CIP rules do not allow booking an account with a PO Box as a primary address.
G	ITINs are not to be used for ID purposes. Please consult your organization's policy."

InstantID Red Flag Risk Codes

The following table contains possible values for Red Flag Report Risk Codes and descriptions.

Red Flag Name	Risk Code	Description
FraudAlertCodes	93	Identity Theft Alert (CRA corrections database)
CreditFreezeCodes	91	Security Freeze (CRA corrections database)
AddressDiscrepancyCodes	04	The input name and SSN are verified, but not with the input address and phone
	11	The input address may be invalid according to postal specifications
	25	Unable to verify address
	30	The input address may have been miskeyed
	CZ	Address mismatch between city/state and zip code
	PA	Potential address discrepancy - the input address may be a previous address
	SR	Address mismatch on secondary address range
	ZI	Unable to verify zip code
SuspiciousDocumentsCodes	06	The input SSN is invalid or not yet issued
	41	The input driver's license number is invalid for the input DL State
	DD	A different driver's license number has been found for the input applicant
	DF	The input driver's license number is not found in the public record
	DM	The input driver's license number may have been miskeyed
	DV	Unable to verify driver's license number
	IS	Input SSN possibly randomly issued by SSA, but invalid when first associated with the input identity
SuspiciousAddressCodes	04	The input name and SSN are verified, but not with the input address and phone
	19	Unable to verify name, address, SSN/TIN and phone
	25	Unable to verify address
	30	The input address may have been miskeyed
	CZ	Address mismatch between city/state and zip code
	PA	Potential address discrepancy - the input address may be a previous address
	SR	Address mismatch on secondary address range
	ZI	Unable to verify zip code
SuspiciousSSNCodes	02	The input SSN is reported as deceased
	06	The input SSN is invalid or not yet issued
	29	The input SSN/TIN may have been miskeyed
	39	The input SSN is recently issued

Red Flag Name	Risk Code	Description
	71	The input SSN is not found in the public record
	89	The input SSN was issued within the last three years
	90	The input SSN was issued after age five (post-1990)
	IS	Input SSN possibly randomly issued by SSA, but invalid when first associated with the input identity
	IT	The input SSN is an ITIN
	MS	Multiple SSNs reported with applicant
SuspiciousDOBCodes	03	The input SSN was issued prior to the input date-of-birth
	28	Unable to verify date-of-birth
	83	The input date-of-birth may have been miskeyed
HighRiskAddressCodes	11	The input address may be invalid according to postal specifications
	12	The input zip code belongs to a post office box
	14	The input address is a transient commercial or institutional address
	50	The input address matches a prison address
	CO	The input zip code is a corporate only zip code
	MO	The input zip code is a military only zip code
	PO	The primary input address is a P.O. Box
SuspiciousPhoneCodes	07	The input phone number may be disconnected
	08	The input phone number is potentially invalid
	09	The input phone number is a pager number
	10	The input phone number is a mobile number
	15	The input phone number matches a transient commercial or institutional address
	16	The input phone number and input zip code combination is invalid
	27	Unable to verify phone number
	31	The input phone number may have been miskeyed
	49	The input phone and address are geographically distant (>10 miles)
	73	The input phone number is not found in the public record
	74	The input phone number is associated with a different name and address
SSNMultipleLastCodes	38	The input SSN is associated with multiple last names
	66	The input SSN is associated with a different last name, same first name
	72	The input SSN is associated with a different name and address
	MI	Multiple identities associated with input social

Red Flag Name	Risk Code	Description
MissingInputCodes	77	The input name was missing
	78	The input address was missing
	79	The input SSN/TIN was missing or incomplete
	80	The input phone was missing or incomplete
	81	The input date-of-birth was missing or incomplete
IdentityTheftCodes	93	Identity Theft Alert (CRA corrections database)

BusinessInstantID Function

Business InstantID validates and verifies the validity and identity of a business and an authorized representative and evaluates any inconsistencies in the data. Business InstantID also determines the linkage between the business and an authorized representative.

The business authentication process can assess data for the business entity alone, or can simultaneously assess both the business information and a set of consumer information for an authorized representative.

BusinessInstantID Request Message

XML Syntax:

```
<Envelope>
   <Body>
      <BusinessInstantID>
        <User>
<!-- ReferenceCode is returned in your billing statement. -->
<!-- BillingCode replaces user's login name in billing details -->
<!-- QueryId is returned in results. -->
          <ReferenceCode>Ajax Corporation</ReferenceCode>
          <BillingCode>Emily Kate</BillingCode>
          <QueryId>Ajax123</QueryId>
          <GLBPurpose>1</GLBPurpose>
          <DLPurpose>1</DLPurpose>
          <EndUser>
            <CompanyName>Ajax Corporation</CompanyName>
            <StreetAddress1>3003 NW Constance Rd</StreetAddress1>
            <City>Cocoplum</City>
            <State>FL</State>
            <Zip5>33442</Zip5>
          </EndUser>
        </User>
        <Options>
           <Watchlists>
             <Watchlist>OFAC</Watchlist>
             <Watchlist>FBI</Watchlist>
          </Watchlists>
          <IncludeMSOverride>0</IncludeMSOverride>
          <IncludeDLVerification>0<IncludeDLVerification>
          <PoBoxCompliance>1</PoBoxCompliance>
<!-- Default threshold is .84. This example overrides the default. -->
          <GlobalWatchlistThreshold>.85</GlobalWatchlistThreshold>
          <IncludeModels>
            <BusinessDefender>1</BusinessDefender>
           </IncludeModels>
          <IncludeAllRiskIndicators>0</IncludeAllRiskIndicators>
        </Options>
        <SearchBy>
          <UseDOBFilter>1</UseDOBFilter>
          <DOBRadius>3</DOBRadius>
          <CompanyName>Solar Flashlights</CompanyName>
          <AlternateCompanyName>Solight</AlternateCompanyName>
          <FEIN>999125555</FEIN>
          <CompanyPhone>5615551789</CompanyPhone>
          <CompanyAddress>
            <StreetAddress1>114 NE SUN WAY</StreetAddress1>
            <State>FL</State>
            <City>BOCA RATON</City>
            <Zip5>33487</Zip5>
          </CompanyAddress>
```

```
          <AuthorizedRepresentative>
            <Name>
              <First>JOHN</First>
              <Middle>HENRY</Middle>
              <Last>DOE</Last>
              <Suffix>JR</Suffix>
            </Name>
            <Address>
              <StreetAddress1>4711 NW BRONTE WAY</StreetAddress1>
              <State>FL</State>
              <City>DEERFIELD BEACH</City>
              <Zip5>33442</Zip5>
            </Address>
            <Age>51</Age>
            <DOB>
              <Year>1955</Year>
              <Month>07</Month>
              <Day>06</Day>
            </DOB>
<!-- SSN should not contain dashes -->
            <SSN>000456789<SSN>
            <DriverLicenseNumber>D120240661060<DriverLicenseNumber>
            <DriverLicenseState>FL<DriverLicenseState>
            <Phone10>9545552222</Phone10>
            <FormerLastName>DOUGH</FormerLastName>
          <AuthorizedRepresentative>
        </SearchBy>
      </BusinessInstantID>
   </Body>
</Envelope>
```

BusinessInstantID Input Tag Descriptions

Tag Name	Req?	Description
User		Structure containing User information (See *Using User Codes* on page 17.)
ReferenceCode	N	User's Reference code for the transaction (returned in billing statement)
BillingCode	N	User's Billing code for the transaction
GLBPurpose	Y	Based on the **Gramm-Leach-Bliley Act**, this is an integer value [0-6] to indicate the reason this query is being made. See *GLB Purpose* on page 155.
DLPurpose	Y	Pursuant to the **Driver's Privacy Protection Act of 1994 (DPPA)**, this is an integer value [0-7] to indicate the reason this query is being made. See *DL Purpose* on page 156.
QueryId	N	User's QueryId code for the transaction (returned in results)
EndUser		Structure containing information about the entity on whose behalf the report is run.
CompanyName	N	The entity on whose behalf the report is run.
StreetAddress1	N	Address
City	N	City
State	N	State
Zip5	N	Five-digit Zip Code
Options		Structure containing search options
Watchlists	N	Structure containing one or more Watchlist structures
Watchlist	N	Structure containing one Watchlist to search. See Watchlist codes on page 158.
IncludeMSOverride	N	If set to 1 or true, the query considers multiple SSNs for an identity unacceptable and reduces the CVI to a 10
IncludeDLVerification	N	If set to 1 or true, the query verifies submitted Driver License information
PoBoxCompliance	N	If set to 1 or true, the query considers a PO Box Address unacceptable under your Customer Information Program (CIP) rules, and reduces the score to a 10. If set to 0 or false, a reason code is still returned, but the score is not affected.
GlobalWatchlistThreshold	N	The level of selectivity to include where 0.7 allows loose name matching and 1.0 requires exact match. Recommended setting is 0.84 [range is 0.7 to 1.0]
IncludeModels		Structure to request scoring models.
BusinessDefender	N	If set to 1 or true, the BusinessDefender model is included.
IncludeAllRiskIndicators	N	If set to 1 or true, the query returns all risk indicators. If false, the result is limited to eight business risk indicators.and six representative risk indicators.
SearchBy		Input for identification lookup
UseDOBFilter	N	If set to 1 or true, the query only considers OFAC records where the Date of Birth is within the number of years specified in DOBRadius. This reduces false positives.
DOBRadius	N	An integer value for the number of years to consider for OFAC matches when UseDOBFilter is enabled. Default is 2.
CompanyName	N	Name of the Company to identify
AlternateCompanyName	N	Alternate Name of the Company to identify
FEIN	N	FEIN of the Company to identify

Tag Name	Req?	Description
CompanyPhone	N	Phone number of the Company to identify
CompanyAddress	N	Structure containing address of the Company to identify
StreetName	N_1	Currently not used for input
StreetNumber	N_1	Currently not used for input
StreetPreDirection	N_1	Currently not used for input
StreetPostDirection	N_1	Currently not used for input
StreetSuffix	N_1	Currently not used for input
UnitDesignation	N_1	Currently not used for input
UnitNumber	N_1	Currently not used for input
StreetAddress1	N	First address line for the individual to verify (unparsed)
StreetAddress2	N_1	Currently not used for input
State	N	State
City	N	City
Zip5	N	Five-digit ZIP code
Zip4	N_1	Currently not used for input
County	N_1	Currently not used for input
PostalCode	N_1	Currently not used for input
StateCityZip	N_1	Currently not used for input
AuthorizedRepresentative	N	Structure containing name of the individual to identify
Name	N	Structure containing name of the individual to identify
Full	N_1	Currently not used for input
First	N	First name of the individual to identify
Middle	N	Middle name or initial of the individual to identify (used only to locate the individual. Middle name is not verified)
Last	N	Last name of the individual to identify
Suffix	N	Name suffix of the individual to identify
Prefix	N_1	Currently not used for input
Address	N	Structure containing address of the individual to identify
StreetName	N_1	Currently not used for input
StreetNumber	N_1	Currently not used for input
StreetPreDirection	N_1	Currently not used for input
StreetPostDirection	N_1	Currently not used for input
StreetSuffix	N_1	Currently not used for input
UnitDesignation	N_1	Currently not used for input
UnitNumber	N_1	Currently not used for input
StreetAddress1	N	First address line for the individual to verify (unparsed)
StreetAddress2	N_1	Currently not used for input
State	N	State
City	N	City
Zip5	N	Five-digit ZIP code

Tag Name	Req?	Description
Zip4	N[1]	Currently not used for input
County	N[1]	Currently not used for input
PostalCode	N[1]	Currently not used for input
StateCityZip	N[1]	Currently not used for input
Age	N	Individual's Age
DOB	N	Structure containing Date of Birth of the individual to identify
Year	N	YYYY
Month	N	MM
Day	N	DD
SSN	N	Social Security Number of the individual to identify. (*nnnnnnnnn* without dashes)
DriverLicenseNumber	N	Driver's License Number of the individual to identify
DriverLicenseState	N	State where Driver's License was issued
Phone10	N	Ten-digit Phone number (*nnnnnnnnnn* without dashes)
FormerLastName	N	Former last name (e.g., maiden name)

Many of the input tags are not individually required for a query; however, sufficient information to identify a business is necessary to provide reliable results. In general, the more information submitted, the better your results.

1 Although these tags are currently not considered when processing a query, this could change at any time. Therefore, you should use caution using these tags when submitting queries.

BusinessInstantID Response Message

BusinessInstantID Result Tag Descriptions:

Tag Name	Description
Header	Structure containing Header information
TransactionId	Unique transaction identifier
Status	Response status
Message	Optional description of the status (e.g., error that occurred)
QueryId	Submitted QueryId
Exceptions	Structure containing one or more exceptions
Code	The error code for the problem encountered
Source	System component reporting the problem
Message	A description of the error that occurred
Result	Structure containing query result
InputEcho	Structure "echoing" submitted data
CompanyName	Name of the Company to identify
AlternateCompanyName	Alternate Name of the Company to identify
CompanyAddress	Structure containing address of the Company to identify
StreetName	Street Name portion of address
StreetNumber	House number portion of address
StreetPreDirection	Pre-direction portion of address (e.g., NW)
StreetPostDirection	Post-direction portion of address (e.g., S)
StreetSuffix	Street Suffix portion of address (e.g., ST, AVE)
UnitDesignation	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	Unit Number portion of address
StreetAddress1	First address line for the individual to verify (unparsed)
StreetAddress2	Second address line for the individual to verify (unparsed)
State	State
City	City
Zip5	Five-digit ZIP code
Zip4	Not returned in result
County	County
PostalCode	Not returned in result
StateCityZip	Unparsed City, State, and ZIP
FEIN	FEIN of the Company to identify
CompanyPhone	Phone number of the Company to identify
AuthorizedRepresentative	Structure containing name of the individual to identify
Name	Structure containing name of the individual to identify
Full	Full name of the individual to identify
First	First name of the individual to identify
Middle	Middle name of the individual to identify

Tag Name	Description
Last	Last name of the individual to identify
Suffix	Name suffix of the individual to identify
Prefix	Not returned in result
Address	Structure containing address of the individual to identify)
StreetName	Street Name portion of address
StreetNumber	House number portion of address
StreetPreDirection	Pre-direction portion of address (e.g., NW)
StreetPostDirection	Post-direction portion of address (e.g., S)
StreetSuffix	Street Suffix portion of address (e.g., ST, AVE)
UnitDesignation	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	Unit Number portion of address
StreetAddress1	First address line for the individual to verify (unparsed)
StreetAddress2	Second address line for the individual to verify (unparsed)
State	State
City	City
Zip5	Five-digit ZIP code
Zip4	Not returned in result
County	Not returned in result
PostalCode	Not returned in result
StateCityZip	Unparsed City, State, and ZIP
Age	Individual's Age
DOB	Structure containing Date of Birth of the individual to identify
Year	YYYY
Month	MM
Day	DD
SSN	Social Security Number of the individual to identify
DriverLicenseNumber	Driver's License Number of the individual to identify
DriverLicenseState	State where license issued
Phone10	Ten-digit Phone number
FormerLastName	Former last name (e.g., maiden name)
UseDOBFilter	Submitted filter flag
DOBRadius	Submitted radius
AuthorizedRepresentativeResults	Structure containing verification results regarding Authorized Representative
VerificationIndicators	Structure containing verification indicators
Name	Indicator of verification of submitted Name [**0** (false) |**1** (true)]
Address	Indicator of verification of submitted Address [**0** (false) |**1** (true)]
Phone10	Indicator of verification of submitted Phone [**0** (false) |**1** (true)]

Tag Name	Description
SSN	Indicator of verification of submitted Social Security Number [**0** (false) |**1** (true)]
DOB	Indicator of verification of submitted Date of Birth [**0** (false) |**1** (true)]
VerifiedInput	Structure containing verified input data
Name	Structure containing name information
Full	Full Name
First	First Name
Middle	Middle Name
Last	Last Name
Suffix	Generational suffix (e.g., JR, SR, etc)
Prefix	Name Prefix (e.g., DR, MS, etc)
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Pre-direction portion of address (e.g., NW)
StreetName	Street Name portion of address
StreetSuffix	Street Suffix portion of address (e.g., ST, AVE)
StreetPostDirection	Post-direction portion of address (e.g., S)
UnitDesignation	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	Unit Number portion of address
StreetAddress1	First line of address (unparsed)
StreetAddress2	Second line of address (unparsed)
State	State
City	City
Zip5	Five-digit ZIP code
Zip4	Four-digit ZIP PLUS code
County	County
PostalCode	Postal Code
StateCityZip	Unparsed City, state and zip portion of address
SSN	Social Security Number
Phone10	Ten-digit Phone number
DOB	Date of Birth
Year	YYYY
Month	MM
Day	DD
DriverLicenseNumber	Driver's License Number
NameAddressSSNSummary	An index [**0-12**] indicating the level of the match of the submitted Name, Address, and SSN. See *BusinessInstantID NameAddressSSN* (NAS) Summary on page 65.

Tag Name	Description
NameAddressPhoneSummary	An index [**0-12**] indicating the level of the match of the submitted Name, Address, and phone number. See *BusinessInstantID NameAddressPhone* (NAP) Summary on page 66.
ComprehensiveVerificationIndex	CVI is an index summarizing the verification matches found in the NameAddressSSNSummary and NameAddressPhone\Summary **[00 – 50]**
AdditionalScore1	Not Yet Implemented
AdditionalScore2	Not Yet Implemented
RiskIndicators	Structure containing one or more possible risk indicators. See BusinessInstantID RiskCodes (Risk Indicators)on page 63.
RiskIndicator	Structure containing one possible risk indicator
RiskCode	Risk Code
Description	Description
Sequence	Sequence
FollowupActions	Structure containing possible follow-up actions. See InstantID Follow-up Actions on page 40.
FollowupAction	Structure containing one possible follow-up action
Action	Follow-up Action
Description	Description
InputCorrected	Structure containing corrected information
Name	Structure containing Name information
Full	Not Used
First	Not Used
Middle	Not Used
Last	Last Name
Suffix	Not Used
Prefix	Not Used
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Not Used
StreetName	Not Used
StreetSuffix	Not Used
StreetPostDirection	Not Used
UnitDesignation	Not Used
UnitNumber	Not Used
StreetAddress1	Not Used
StreetAddress2	Not Used
State	Not Used
City	Not Used
Zip5	Not Used
Zip4	Not Used

Tag Name	Description
County	Not Used
PostalCode	Not Used
StateCityZip	Not Used
SSN	Social Security Number
Phone10	Ten-digit Phone number
DOB	Date of Birth
Year	YYYY
Month	MM
Day	DD
AreaCodeSplitFlag	Indication if Area Code split
NewAreaCode	Structure containing information about an Area Code change (or future Area Code change)
AreaCode	New Area code
EffectiveDate	Effective Date for New Area Code
Year	YYYY
Month	MM
Day	DD
ReversePhone	Structure containing details from reverse phone lookup
Name	Structure containing name information
Full	Full Name
First	First Name
Middle	Middle Name
Last	Last Name
Suffix	Generational suffix (e.g., JR, SR, etc)
Prefix	Name Prefix (e.g., DR, MS, etc)
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Pre-direction portion of address (e.g., NW)
StreetName	Street Name portion of address
StreetSuffix	Street Suffix portion of address (e.g., ST, AVE)
StreetPostDirection	Post-direction portion of address (e.g., S)
UnitDesignation	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	Unit Number portion of address
StreetAddress1	First line of address (unparsed)
StreetAddress2	Second line of address (unparsed)
State	State
City	City
Zip5	Five-digit ZIP code
Zip4	Four-digit ZIP PLUS code

Tag Name	Description
County	County
PostalCode	Postal Code
StateCityZip	Unparsed City, state and zip portion of address
PhoneOfNameAddress	The phone number found at the submitted address
SSNInfo	Structure containing subject's Social Security Number Information
SSN	Social Security Number
Valid	Validity Indicator [**G** = good | blank = not able to validate]
IssuedLocation	State or Location where SSN was issued
IssuedStartDate	Beginning date for range when card was issued
Year	YYYY
Month	MM
Day	DD
IssuedEndDate	Ending date for range when card was issued
Year	YYYY
Month	MM
Day	DD
AlternateAddressPhones	Structure containing one or more historical or alternate addresses and phone numbers
AddressPhone	Structure containing one historical or alternate address and phone number
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Pre-direction portion of address (e.g., NW)
StreetName	Street Name portion of address
StreetSuffix	Street Suffix portion of address (e.g., ST, AVE)
StreetPostDirection	Post-direction portion of address (e.g., S)
UnitDesignation	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	Unit Number portion of address
StreetAddress1	First line of address (unparsed)
StreetAddress2	Second line of address (unparsed)
State	State
City	City
Zip5	Five-digit ZIP code
Zip4	Four-digit ZIP PLUS code
County	County
PostalCode	Postal Code
StateCityZip	Unparsed City, state and zip portion of address
Phone	Phone number

Tag Name	Description
DateLastSeen	Date Record Last Seen
Year	YYYY
Month	MM
Day	DD
IsBestAddress	Indicator if address is the subject's best address
AKAs	Structure containing one or more alternate Names
AKA	Structure containing one alternate Name
Name	Structure containing name information
Full	Full Name
First	First Name
Middle	Middle Name
Last	Last Name
Suffix	Generational suffix (e.g., JR, SR, etc)
Prefix	Name Prefix (e.g., DR, MS, etc)
DateLastSeen	Date Record Last Seen
Year	YYYY
Month	MM
Day	DD
Watchlists	Structure containing one or more Watch List records, if found
Watchlist	Structure containing one Watch List record
TableName	The name of the database where match was found
RecordNumber	The record number (for reference purposes)
Name	Structure containing name information
Full	Full Name
First	First Name
Middle	Middle Name
Last	Last Name
Suffix	Generational suffix (e.g., JR, SR, etc)
Prefix	Name Prefix (e.g., DR, MS, etc)
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Pre-direction portion of address (e.g., NW)
StreetName	Street Name portion of address
StreetSuffix	Street Suffix portion of address (e.g., ST, AVE)
StreetPostDirection	Post-direction portion of address (e.g., S)
UnitDesignation	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	Unit Number portion of address
StreetAddress1	First line of address (unparsed)
StreetAddress2	Second line of address (unparsed)

Tag Name	Description
State	State
City	City
Zip5	Five-digit ZIP code
Zip4	Four-digit ZIP PLUS code
County	County
PostalCode	Postal Code
StateCityZip	Unparsed City, state and zip portion of address
Country	Country
EntityName	Name of an entity, such as a Business, Vessel, Group, or Party
Sequence	Sequence
DecedentInfo	Structure containing Decedent Information (if deceased person was found from submitted information)
Name	Structure containing name information
Full	Full Name
First	First Name
Middle	Middle Name
Last	Last Name
Suffix	Generational suffix (e.g., JR, SR, etc)
Prefix	Name Prefix (e.g., DR, MS, etc)
DOD	Date of Death
Year	YYYY
Month	MM
Day	DD
DOB	Date of Birth
Year	YYYY
Month	MM
Day	DD
FoundSSNCount	Number of SSNs found associated with the subject
CompanyResults	Structure containing verification results regarding Company
BusinessId	Unique Business Identification Number 12 byte, zero padded
SOSFilingName	Secretary of State Filing Name
VerificationIndicators	Structure containing verification indicators
CompanyName	Indicator of verification of submitted Company Name [**0** (false) |**1** (true)]
Address	Indicator of verification of submitted Address [**0** (false) |**1** (true)]
City	Indicator of verification of submitted City [**0** (false) |**1** (true)]
State	Indicator of verification of submitted State [**0** (false) |**1** (true)]

Tag Name	Description
Zip	Indicator of verification of submitted Zip [**0** (false) |**1** (true)]
Phone10	Indicator of verification of submitted Phone [**0** (false) |**1** (true)]
FEIN	Indicator of verification of submitted Federal Tax ID Number [**0** (false) |**1** (true)]
VerifiedInput	Structure containing verified input data
CompanyName	Company Name
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Pre-direction portion of address (e.g., NW)
StreetName	Street Name portion of address
StreetSuffix	Street Suffix portion of address (e.g., ST, AVE)
StreetPostDirection	Post-direction portion of address (e.g., S)
UnitDesignation	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	Unit Number portion of address
StreetAddress1	First line of address (unparsed)
StreetAddress2	Second line of address (unparsed)
State	State
City	City
Zip5	Five-digit ZIP code
Zip4	Four-digit ZIP PLUS code
County	County
PostalCode	Postal Code
StateCityZip	Unparsed City, state and zip portion of address
Phone10	Ten-digit Phone number
FEIN	Federal Tax ID number
NameAddressPhoneIndicator	An index indicating the verification of the match of the submitted Name, Address, and Phone [**0-8**]. See *BusinessInstantID NameAddressPhoneIndicator* on page 66.
NameAddressFEINIndicator	An index indicating the verification of the match of the submitted Name, Address, and FEIN [**0-8**]. See BusinessInstantID NameAddressFEINIndicator on page 67.
NameAddressSSNIndicator	An index indicating the verification of the match of the submitted Name, Address, and SSN [**0-3**]. See *BusinessInstantID NameAddressSSNIndicator* on page 67.

Tag Name	Description
BusinessVerificationIndicator	An index summarizing the verification matches found in the NameAddressPhoneIndicator, NameAddressFEINIndicator, and NameAddressSSNIndicator [**0**–**50**]. See *BusinessInstantID* BusinessVervicationIndicator (BVI) on page 67.
SICCode	Standard Industrial Classification (SIC) Code
NAICSCode	North American Industry Classification System (NAICS) Code
BusinessDescription	Business Description
AdditionalScore1	Not Yet Implemented
AssitionalScore2	Not Yet Implemented
RiskIndicators	Structure containing one or more possible risk indicators. See BusinessInstantID RiskCodes (Risk Indicators)on page 63.
RiskIndicator	Structure containing one possible risk indicator
RiskCode	Risk Code
Description	Description
Sequence	Sequence
InputCorrected	Structure containing corrected information
CompanyName	Company Name
NameScore	Index indicating the probability of the Company Name
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Pre-direction portion of address (e.g., NW)
StreetName	Street Name portion of address
StreetSuffix	Street Suffix portion of address (e.g., ST)
StreetPostDirection	Post-direction portion of address (e.g., S)
UnitDesignation	Unit Designation portion of address (e.g., APT)
UnitNumber	Unit Number portion of address
StreetAddress1	First line of address (unparsed)
StreetAddress2	Second line of address (unparsed)
State	State
City	City
Zip5	Five-digit ZIP code
Zip4	Four-digit ZIP PLUS code
County	County
PostalCode	Postal Code
StateCityZip	Unparsed City, state and zip portion of address
Phone10	Ten-digit Phone number
FEIN	Federal Tax ID number
DateFirstSeen	Date Record First Seen
Year	YYYY

Tag Name	Description
Month	MM
Day	DD
NameAddressOfPhone	Structure containing data found using the submitted phone number
CompanyName	Company Name
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Pre-direction portion of address (e.g., NW)
StreetName	Street Name portion of address
StreetSuffix	Street Suffix portion of address (e.g., ST, AVE)
StreetPostDirection	Post-direction portion of address (e.g., S)
UnitDesignation	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	Unit Number portion of address
StreetAddress1	First line of address (unparsed)
StreetAddress2	Second line of address (unparsed)
State	State
City	City
Zip5	Five-digit ZIP code
Zip4	Four-digit ZIP PLUS code
County	County
PostalCode	Postal Code
StateCityZip	Unparsed City, state and zip portion of address
PhoneOfNameAddress	The phone number found at the submitted address
FEINMatchResults	Structure containing one or more records found using the submitted FEIN
FEINMatchResult	Structure containing data found using the submitted FEIN
CompanyName	Company Name
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Pre-direction portion of address (e.g., NW)
StreetName	Street Name portion of address
StreetSuffix	Street Suffix portion of address (e.g., ST, AVE)
StreetPostDirection	Post-direction portion of address (e.g., S)
UnitDesignation	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	Unit Number portion of address
StreetAddress1	First line of address (unparsed)
StreetAddress2	Second line of address (unparsed)
State	State
City	City

Tag Name	Description
Zip5	Five-digit ZIP code
Zip4	Four-digit ZIP PLUS code
County	County
PostalCode	Postal Code
StateCityZip	Unparsed City, state and zip portion of address
AddressType	Code for type of address [blank = Firm or Street Address | **S**= General Delivery | **A**= Apt/High Rise | **E** = PO Box | **R** = Rural Route]
PhoneType	Code for type of phone [**B** = Blank Input | **0** =Residential | **2** = Business | **8** = Pager | **7** = Mobil/Cellular]
BankruptcyCount	Count of bankruptcy records found
RecentBankruptcyNameAddress	Structure containing Recent bankruptcy information
CompanyName	Company Name
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Pre-direction portion of address (e.g., NW)
StreetName	Street Name portion of address
StreetSuffix	Street Suffix portion of address (e.g., ST, AVE)
StreetPostDirection	Post-direction portion of address (e.g., S)
UnitDesignation	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	Unit Number portion of address
StreetAddress1	First line of address (unparsed)
StreetAddress2	Second line of address (unparsed)
State	State
City	City
Zip5	Five-digit ZIP code
Zip4	Four-digit ZIP PLUS code
County	County
PostalCode	Postal Code
StateCityZip	Unparsed City, state and zip portion of address
RecentBankruptcyFilingDate	Filing Date of Recent Bankruptcy
Year	YYYY
Month	MM
Day	DD
RecentBankruptcyType	Recent Bankruptcy Type
RecentLienType	Recent Lien Type
UnreleasedLienCounter	Count of unreleased lien records found
RecentLienNameAddress	Structure containing information found in an unreleased lien

Tag Name	Description
CompanyName	Company Name
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Pre-direction portion of address (e.g., NW)
StreetName	Street Name portion of address
StreetSuffix	Street Suffix portion of address (e.g., ST, AVE)
StreetPostDirection	Post-direction portion of address (e.g., S)
UnitDesignation	Unit Designation portion of address (e.g., APT)
UnitNumber	Unit Number portion of address
StreetAddress1	First line of address (unparsed)
StreetAddress2	Second line of address (unparsed)
State	State
City	City
Zip5	Five-digit ZIP code
Zip4	Four-digit ZIP PLUS code
County	County
PostalCode	Postal Code
StateCityZip	Unparsed City, state and zip portion of address
RecentLienFilingDate	Filing Date of Recent Lien
Year	YYYY
Month	MM
Day	DD
ReleasedLienCounter	Count of released lien records found
Watchlists	Structure containing Watch List information, if found
Watchlist	Structure containing one WatchList record
TableName	The name of the database where match was found
RecordNumber	The record number (for reference purposes)
Name	Structure containing name information
Full	Full Name
First	First Name
Middle	Middle Name
Last	Last Name
Suffix	Generational suffix (e.g., JR, SR, etc)
Prefix	Name Prefix (e.g., DR, MS, etc)
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Pre-direction portion of address (e.g., NW)
StreetName	Street Name portion of address
StreetSuffix	Street Suffix portion of address (e.g., ST, AVE)

Tag Name	Description
StreetPostDirection	Post-direction portion of address (e.g., S)
UnitDesignation	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	Unit Number portion of address
StreetAddress1	First line of address (unparsed)
StreetAddress2	Second line of address (unparsed)
State	State
City	City
Zip5	Five-digit ZIP code
Zip4	Four-digit ZIP PLUS code
County	County
PostalCode	Postal Code
StateCityZip	Unparsed City, state and zip portion of address
Country	Country
EntityName	Name of an entity, such as a Business, Vessel, Group, or Party
Sequence	Sequence
AuthorizedRepresentativeRelationshipToCompany	Relationship between the submitted individual and the Company. See *Codes* for Authorized Representative's Relationship to Company on page 65.
DistHomePhoneToHomeAddress	Distance from home phone address to home address
DistHomePhoneToBusinessAddress	Distance from home phone address to business address
DistHomeAddressToBusinessPhone	Distance from business phone address to home address
DistBusinessPhoneToBusinessAddress	Distance from business phone address to business address
DistHomePhoneToBusinessPhone	Distance from home phone address to business phone address
DistHomeAddressToBusinessAddress	Distance from home address to business address
Models	Structure containing results from requested scoring model(s)
Model	Name of scoring model to include. If set to 1 or true, the named model is included.

BusinessInstantID Response Codes

BusinessInstantID RiskCodes (Risk Indicators)

High risk indicators or warning codes—in and of themselves—are not necessarily indicators of fraud or of any fraudulent intent. They are value added attributes that indicate information that may have contributed to a lower score (For example, **02** indicates that the input SSN is reported as deceased) or may simply indicate additional information about one of the input data elements (For example, **10** indicates that the input phone is a mobile number.)

Questions or concerns raised by the return of some risk indicators can be resolved by providing additional information in an input submission (For example, **77** indicates that no input name was entered). Others may suggest taking additional steps, such as use another function to backfill missing or incorrect information, or contacting the applicant to request or clarify information.

Risk indicators are provided to assist in interpreting the CVI, NAS and NAP summaries and assist in exception processing decisions, especially when an applicant falls near a certain threshold.

If `<IncludeReasonCodes>` is set to true and adverse information is found, one or more `<HighRiskIndicator>` structures are returned within the <HighRiskIndicators>Structure inside each type's structure. The table below contains all possible risk indicators and their descriptions. for the consumer InstantID product. These are subject to change at any time, but the structure of the result set will remain the same (example: the **02** risk indicator will always remain the risk indicator code for an SSN that has been reported as deceased).

Risk Code	Description
07	The input phone number may be disconnected
08	The input phone number is potentially invalid
09	The input phone number is a pager number
10	The input phone number is a mobile number
11	The input address may be invalid according to postal specifications
12	The input zip code belongs to a post office box
14	The input address is a transient commercial or institutional address
15	The input phone number matches a transient commercial or institutional address
16	The input phone number and input zip code combination is invalid
19	Unable to verify name, address, SSN/TIN and phone
25	Unable to verify address
26	Unable to verify SSN / TIN
27	Unable to verify phone number
29	The input SSN/ TIN may have been miskeyed
30	The input address may have been miskeyed
31	The input phone number may have been miskeyed
32	The input name matches the OFAC file
37	Unable to verify name
43	The input name and address match the bankruptcy file
44	The input phone area code is changing
49	The input phone and address are geographically distant (>10 miles)

Risk Code	Description
50	The input address matches a prison address
53	The input home phone and work/ business phone are geographically distant (>100 miles)
54	The input business name and address match a different TIN, not the input TIN
64	The input address returns a different phone number
69	The input business phone number is associated with a residential listing
70	The input business address may be a residential address (single family dwelling)
74	The input phone number is associated with a different name and address
76	The input name may have been miskeyed
77	The input name was missing
78	The input address was missing
79	The input SSN/TIN was missing or incomplete
80	The input phone was missing or incomplete
82	The input name and address return a different phone number
86	The input Business Name is not found, alternate business name found
88	DBA Name matched public records
A0	The input TIN is associated with a different business name and address
A4	The input business is not in good standing per the Secretary of State
A5	The input name and address match a judgment and/or lien filing
A6	The input business is inactive per the Secretary of State
A7	No updates to the business record in the past three years
CO	The input zip code is a corporate only zip code
CZ	Address mismatch between city/state and zip code
MO	The input zip code is a military only zip code
PA	Potential address discrepancy - the input address may be a previous address
PO	The primary input address is a P.O. Box
WL	The input name matches one or more of the non-OFAC global watchlist(s)
ZI	Unable to verify zip code

Codes for Authorized Representative's Relationship to Company

The following table contains possible values for BusinessInstantID AuthorizedRepresentativeRelationshipToCompany Codes:

Code	Description
50	Association found between the person and the company in the Company Contacts data
40	Individual's SSN and Company FEIN match
30	Company and Home Addresses are similar, and the individual's name is part of the Company Name
20	Company and Home Addresses are similar
10	Individual's name is part of the Company Name.
0	No association found

BusinessInstantID NameAddressSSN (NAS) Summary

The following table contains possible values for Business InstantID NameAddressSSNSummary and descriptions of their meanings. These are related to the submitted Authorized Representative.

Code	Description
0	Nothing found for input criteria
1	Input SSN is associated with a different name and address.
2	Input First name and Last Name matched
3	Input First name and Address matched
4	Input First name and SSN matched
5	Input Last name and Address matched
6	Input Address and SSN matched
7	Input Last name and SSN matched
8	Input First name, Last name and Address matched
9	Input First name, Last name and SSN matched
10	Input First name, Address, and SSN matched
11	Input Last name, Address, and SSN matched
12	Input First name, Last name, Address and SSN matched

BusinessInstantID NameAddressPhone (NAP) Summary

The following table contains possible values for Business InstantID NameAddressPhoneSummary and descriptions of their meanings. These are related to the submitted Authorized Representative.

Code	Description
0	Nothing found for input criteria
1	Input phone is associated with a different name and address.
2	First name and Last name matched
3	First name and Address matched
4	First name and Phone matched
5	Last name and Address matched
6	Address and Phone matched
7	Last name and Phone matched
8	First name, Last name and Address matched
9	First name, Last name and Phone matched
10	First name, Address and Phone matched
11	Last name, Address and Phone matched
12	First name, Last name, Address and Phone matched

BusinessInstantID NameAddressPhoneIndicator

The following table contains possible values for Business InstantID NameAddressPhoneIndicator and descriptions of their meanings.

Code	Description
0	Input not verified.
1	Input Phone number returns a different Name and Address
2	Input Business Name or Address found, but not with the input Phone.
3	Input Phone matches the Address, but not the Business name.
4	Input Phone matches the Business name, but not the Address.
5	Input Phone matches the Business name, input Address not found.
6	Input Business Name was matched to the input Address, but the Phone is listed to a different Name and Address.
7	Input Business Name was matched to the input Address, but the Phone was not found or is missing.
8	Input Business Name, Address, and Phone number is verified.

BusinessInstantID NameAddressFEINIndicator

The following table contains possible values for Business InstantID NameAddressFEINIndicator and descriptions of their meanings.

Code	Description
0	Input not verified.
1	Input FEIN returns a different Name and Address.
2	Input Business Name or Address found, but not with the input FEIN.
3	Input FEIN matches the Address, but not the Business name.
4	Input FEIN matches the Business name, but not the Address.
5	Input FEIN matches the Business name, input Address missing on input.
6	Input name was matched to the input Address; but the FEIN is listed to a different Name and Address
7	Input Name was matched to the input Address. The input FEIN was not found or is missing.
8	Input Name, Address and FEIN number is verified.

BusinessInstantID NameAddressSSNIndicator

The following table contains possible values for Business InstantID NameAddressSSNIndicator and descriptions of their meanings.

Code	Description
0	Input not verified.
1	Input FEIN matches a consumer SSN record with an Address, but returns a consumer Name that is not similar to the Input Business Name.
2	Input FEIN matches a consumer SSN record with a Name that is similar to the input Business name, but returns an Address that is different.
3	Input FEIN matches a consumer SSN record with a Name that is similar to the input Business name and a matching Address.

BusinessInstantID BusinessVervicationIndicator (BVI)

The following table contains possible values for Business InstantID BusinessVerificationIndicator and descriptions of their meanings.

Code	Description
00	Nothing found to confirm existence of business
10	Significant contradictory findings or an OFAC match exists or only the input address and phone are valid
20	Partial verification of the input data; business may exist but can't be positively confirmed
30	Business identity is confirmed, but failure to verify all identify elements
40	Business identity is confirmed at the input address
50	Business is verified on multiple sources with no contradictory findings

FlexID Function

LexisNexis® Flex ID drives instant decisioning by returning critical information that supports your ability to rapidly pass customers the first time and lower abandonment rates. This verification solution gives you the autonomy to select and control how identity data is matched and get back only the information essential to completing the transaction. Flex ID delivers proven tools that quickly perform identity verifications and help maintain compliance with key AML and KYC requirements.

Flex ID promotes more confident transactions with customers who may lack a traditional credit file. Backed by the industry's leading consumer data repository, comprised of thousands of different sources and public records, Flex ID reaches beyond credit header data to deliver verification fundamentals you need to complete decisioning and conduct business.

FlexIDRequest Message

FlexIDRequest XML Syntax:

```
<Envelope>
   <Body>
      <FlexIDRequest>
        <User>
<!-- ReferenceCode is returned in your billing statement. -->
<!-- BillingCode replaces user's login name in billing details -->
<!-- QueryId is returned in results. -->
          <ReferenceCode>Ajax Corporation</ReferenceCode>
          <BillingCode>Emily Kate</BillingCode>
          <QueryId>Ajax123</QueryId>
          <GLBPurpose>1</GLBPurpose>
          <DLPurpose>1</DLPurpose>
          <EndUser>
            <CompanyName>Ajax Corporation</CompanyName>
            <StreetAddress1>3003 NW Constance Rd</StreetAddress1>
            <City>Cocoplum</City>
            <State>FL</State>
            <Zip5>33442</Zip5>
          </EndUser>
          <MaxWaitSeconds></MaxWaitSeconds>
          <AccountNumber>123456789</AccountNumber>
        </User>
        <Options>
          <Watchlists>
             <Watchlist>OFAC</Watchlist>
             <Watchlist>FBI</Watchlist>
          </Watchlists>
          <UseDOBFilter>1</UseDOBFilter>
          <DOBRadius>2</DOBRadius>
          <IncludeMSOverride>0</IncludeMSOverride>
          <PoBoxCompliance>1</PoBoxCompliance>
          <RequireExactMatch>
             <LastName>1</LastName>
             <FirstName>1</FirstName>
             <FirstNameAllowNickname>1</FirstNameAllowNickname>
             <Address>1</Address>
             <HomePhone>1</HomePhone>
             <SSN>1</SSN>
             <DriverLicense>1</DriverLicense>
          </RequireExactMatch>
          <IncludeAllRiskIndicators>1</IncludeAllRiskIndicators>
```

```
          <IncludeVerifiedElementSummary>1</IncludeVerifiedElementSummary>
          <IncludeDLVerification>0<IncludeDLVerification>
          <DOBMatch>
            <MatchType>FuzzyCCYYMM</MatchType>
            <MatchYearRadius>2</MatchYearRadius>
          </DOBMatch>
          <IncludeModels>
            <FraudPointModel>fp3710_0</FraudPointModel>
            <ModelRequests>
              <ModelRequest>
                <ModelName>YourCustomModel</ModelName>
                <ModelOptions>
                  <ModelOption>
                    <OptionName>ModelOption</OptionName>
                    <OptionValue>OptionValue</OptionValue>
                  </ModelOption>
                </ModelOptions>
              </ModelRequest>
            </ModelRequests>
          </IncludeModels>
        </Options>
        <SearchBy>
<!-- Use either unparsed format or parsed format to submit a Name  -->
<!-- You should not use both. -->
<!-- If you submit both, only the unparsed form is considered -->
<!-- unparsed format -->
          <Name>
            <Full>DR JOHN HENRY DOE JR</Full>
          </Name>
<!-- parsed format -->
          <Name>
            <First>JOHN</First>
            <Middle>HENRY</Middle>
            <Last>DOE</Last>
            <Suffix>JR</Suffix>
          </Name>
<!-- Use either unparsed format or parsed format to submit an address -->
<!-- You can also use any combination that does not provide redundant input -->
<!-- unparsed format -->
          <Address>
            <StreetName>BRONTE</StreetName>
            <StreetNumber>4711</StreetNumber>
            <StreetPreDirection>NW</StreetPreDirection>
            <StreetSuffix>WAY</StreetSuffix>
            <StreetPostDirection>W</StreetPostDirection>
            <UnitDesignation>APT</UnitDesignation>
            <UnitNumber>B11</UnitNumber>
            <State>FL</State>
            <City>DEERFIELD BEACH</City>
            <County>BROWARD</County>
            <PostalCode>BRO</PostalCode>
            <Zip5>33442</Zip5>
          </Address>
<!-- parsed format -->
          <Address>
            <StreetAddress1>4711 NW BRONTE WAY</StreetAddress1>
            <StreetAddress2>APT B11</StreetAddress2>
            <StateCityZip>DEERFIELD BEACH, FL 33442</StateCityZip>
          </Address>
          <DOB>
            <Year>1984</Year>
            <Month>03</Month>
```

```
            <Day>30</Day>
          </DOB>
          <Age>55</Age>
<!-- use either SSN or SSNLast4, not both. SSN should not contain dashes -->
          <SSN>000456789</SSN>
          <SSNLast4>6789</SSNLast4>
          <DriverLicenseNumber>D120240661060<DriverLicenseNumber>
          <DriverLicenseState>FL<DriverLicenseState>
          <IPAddress>127.0.0.0</IPAddress>
          <HomePhone>9545552222</HomePhone>
          <WorkPhone>5615559999</WorkPhone>
          <Passport>
            <Number>01234567890</Number>
            <ExpirationDate>
              <Year>2012</Year>
              <Month>03</Month>
              <Day>30</Day>
            </ExpirationDate>
            <Country>SWEDEN</Country>
              <MachineReadableLine1>0oljl21X0x0312313</MachineReadableLine1>
              <MachineReadableLine2>0oljl21X0x03123131s112</MachineReadableLine2>
          </Passport>
          <Gender>M</Gender>
       </SearchBy>
      </FlexIDRequest>
   </Body>
</Envelope>
```

FlexIDRequest Tag Descriptions

Tag Name	Req?	Description
User		Structure containing User information (See *Using User Codes* on page 17.)
ReferenceCode	N	User's Reference code for the transaction
BillingCode	N	User's Billing code for the transaction
GLBPurpose	Y	Based on the **Gramm-Leach-Bliley Act**, this is an integer value [0-6] to indicate the reason this query is being made. See *GLB Purpose* on page 155.
DLPurpose	Y	Pursuant to the **Driver's Privacy Protection Act of 1994 (DPPA)**, this is an integer value [0-7] to indicate the reason this query is being made. See *DL Purpose* on page 156.
QueryId	N	User's QueryId code for the transaction (returned in results)
EndUser		Structure containing information about the entity on whose behalf the report is run.
CompanyName	N	The entity on whose behalf the report is run.
StreetAddress1	N	Address
City	N	City
State	N	State
Zip5	N	Five-digit Zip Code
Options	N	Structure containing search options
Watchlists	N	Structure containing one or more Watchlist structures
Watchlist	N	Structure containing one Watchlist to search. See Watchlist codes on page 158.
UseDOBFilter	N	If set to 1 or true, the query only considers OFAC records where the Date of Birth is within the number of years specified in DOBRadius. This reduces false positives.
DOBRadius	N	An integer value for the number of years to consider for OFAC matches when UseDOBFilter is enabled. Default is 2.
IncludeMSOverride	N	If set to 1 or true, the query considers multiple SSNs for an identity unacceptable and reduces the CVI to a 10
PoBoxCompliance	N	If set to 1 or true, the query considers a PO Box Address unacceptable under your Customer Information Program (CIP) rules, and reduces the score to a 10. If set to 0 or false, a reason code is still returned, but the score is not affected.
RequireExactMatch	N	Structure containing Require Exact Match criteria
LastName	N	If set to 1 or true, Requires exact match of Last name Default is 0 or false, Do not require exact match.
FirstName	N	If set to 1 or true, Requires exact match of First name Default is 0 or false, Do not require exact match.
FirstNameAllowNickname	N	If set to 1 or true, allow Nickname. Default is 0 or false, Do not require exact match.
Address	N	If set to 1 or true, Requires exact match Address. Default is 0 or false, Do not require exact match.
HomePhone	N	If set to 1 or true, Requires exact match Home Phone. Default is 0 or false, Do not require exact match.

Tag Name	Req?	Description
SSN	N	If set to 1 or true, Requires exact match Social Security Number. Default is 0 or false, Do not require exact match.
DriverLicense	N	If set to 1 or true, Requires exact match of Driver License. Default is 0 or false, Do not require exact match.
IncludeAllRiskIndicators	N	If set to 1 or true, the query verifies submitted All Risk Indicator information.
IncludeVerifiedElementSummary	N	If set to 1 or true, the query verifies submitted Verified Element Summary
IncludeDLVerification	N	If set to 1 or true, the query verifies submitted Driver License information
DOBMatch	N	Match Options for Date of Birth
MatchType	N	Type of DOB Match to use. [**FuzzyCCYYMMDD** | **FuzzyCCYYMM** | **RadiusCCYY** | **ExactCCYYMMDD** | **ExactCCYYMM**] See *DOBMatch/MatchType codes* on page 158
MatchYearRadius	N	An integer value for the number of years to consider **RadiusCCYY** is selected. [0-3, values >3 are capped at 3]
IncludeModels	N	Structure to request scoring models.
FraudPointModel		FraudPoint Model to include
ModelRequests		Structure containing one or more Model Request
ModelRequest		Model Request
ModelName		Model Name
ModelOptions		Structure containing one or more Model Option
ModelOption		Structure containing Model Option info.
OptionName		Option Name
OptionValue		Option Value
SearchBy		Input for identification lookup
Name	N	Structure containing name of the individual to identify
Full	N_1	Currently not used for input
First	N	First name of the individual to identify
Middle	N	Middle name or initial of the individual to identify (used only to locate the individual. Middle name is not verified)
Last	N	Last name of the individual to identify
Suffix	N	Name suffix of the individual to identify
Prefix	N_1	Currently not used for input
Address	N	Structure containing address
StreetName	N_1	Currently not used for input
StreetNumber	N_1	Currently not used for input
StreetPreDirection	N_1	Currently not used for input
StreetPostDirection	N_1	Currently not used for input
StreetSuffix	N_1	Currently not used for input
UnitDesignation	N_1	Currently not used for input
UnitNumber	N_1	Currently not used for input
StreetAddress1	N	First address line for the individual to verify (unparsed)
StreetAddress2	N_1	Currently not used for input

Tag Name	Req?	Description
State	N	State
City	N	City
Zip5	N	Five-digit ZIP code
Zip4	N_1	Currently not used for input
County	N_1	Currently not used for input
PostalCode	N_1	Currently not used for input
StateCityZip	N_1	Currently not used for input
DOB	N	Structure containing Date of Birth of the individual
Year	N	YYYY
Month	N	MM
Day	N	DD
Age	N	Individual's Age
SSN	N_2	Social Security Number of the individual to identify (*nnnnnnnnn* without dashes)
SSNLast4	N_2	Last four digits of SSN
DriverLicenseNumber	N	Driver's License Number of the individual to identify
DriverLicenseState	N	State where license issued
IPAddress	N	IP Address
HomePhone	N	Ten-digit Phone number (*nnnnnnnnnn* without dashes)
WorkPhone	N	Ten-digit Phone number (*nnnnnnnnnn* without dashes)
Passport	N	Structure containing Passport details
1Number	N	Number
ExpirationDate	N	Expiration Date
Year	N	YYYY
Month	N	MM
Day	N	DD
Country	N	Country
MachineReadableLine1	N	Machine Readable Line 1
MachineReadableLine2	N	Machine Readable Line 2
Gender	N	Gender [m, male, f, or female]

Many of the input tags are not individually required for a query; however, sufficient information to identify an individual is necessary to provide reliable results. In general, you should always submit as much information as possible. At a minimum, you should submit a Name, Address, and either SSN or DOB.

1. Although these tags are currently not considered when processing a query, this could change at any time. Therefore, you should use caution using these tags when submitting queries.
2. Use either SSN or SSNLast4, not both. The input SSN should not contain dashes.

FlexID Response Message

FlexIDResponse Result Tag Descriptions:

Tag Name	Description
Response	Structure containing response
Header	Structure containing Header information
Status	Response status
Message	Optional description of the status (e.g., error that occurred)
QueryId	Submitted QueryId
TransactionId	Unique transaction identifier
Exceptions	Structure containing one or more exceptions
Item	Structure containing exception items
Code	The error code for the problem encountered
Source	The system component reporting the problem
Message	A description of the error that occurred
Location	Location information
Result	Structure containing query result
InputEcho	Structure “echoing” submitted data
Name	Structure containing name information
Full	Full Name
First	First Name
Middle	Middle Name
Last	Last Name
Suffix	Generational suffix (e.g., JR, SR, etc)
Prefix	Name Prefix (e.g., DR, MS, etc)
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Pre-direction portion of address (e.g., NW)
StreetName	Street Name portion of address
StreetSuffix	Street Suffix portion of address (e.g., ST, AVE)
StreetPostDirection	Post-direction portion of address (e.g., S)
UnitDesignation	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	Unit Number portion of address
StreetAddress1	First line of address (unparsed)
StreetAddress2	Second line of address (unparsed)
State	State
City	City
Zip5	Five-digit ZIP code
Zip4	Four-digit ZIP PLUS code
County	County
PostalCode	Postal Code
StateCityZip	Unparsed City, state and zip portion of address
DOB	Date of Birth

Tag Name	Description
Year	YYYY
Month	MM
Day	DD
Age	Subject's age at time of query
SSN	Social Security Number
SSNLast4	Last four digits of Social Security Number
DriverLicenseNumber	Driver's License Number
DriverLicenseState	State where license issued
IPAddress	IP Address
HomePhone	Home Phone number
WorkPhone	Work Phone number
Passport	Structure containing Passport details
Number	Number
ExpirationDate	Expiration Date
Year	YYYY
Month	MM
Day	DD
Country	Country
MachineReadableLine1	Machine Readable Line 1
MachineReadableLine2	Machine Readable Line 2
Gender	Gender
NameAddressPhone	Structure containing verification details from the submitted Name, Address, and Phone Number (NAP).
Summary	An index [**0-12**] indicating the level of the match of the submitted Name, Address, and phone number. See *NameAddressPhone* on page 37.
Type	Type of data used to perform the Name, Address, Phone validation [**A** = Phone Listing | **P** = Phone records | **U** = Utility records]
Status	For phone records, status indicates if phone is connected [**C** = Connected | **D** = disconnected]
VerifiedElementSummary	Structure containing Verified Element Summary
FirstName	First Name [**1** = true | **0** = false]
LastName	Last Name [**1** = true | **0** = false]
StreetAddress	Street Address [**1** = true | **0** = false]
City	City [**1** = true | **0** = false]
State	State [**1** = true | **0** = false]
Zip	Zip [**1** = true | **0** = false]
HomePhone	Home Phone [**1** = true | **0** = false]
DOB	Date of Birth [**1** = true | **0** = false]

Tag Name	Description
DOBMatchLevel	The confidence level of the match of the input DOB and the DOB found for the consumer (0-8) 0 = No DOB found or no DOB submitted 1 = Nothing matches 2 = Only Day matches 3 = Only Month Matches 4 = Only Day and Month Match 5 = Only Day and Year match 6 = Only Year matches 7 = Only Month and Year match 8 = Month, Day, and year match
SSN	Social Security Number [**1** = true | **0** = false]
DL	Driver License [**1** = true | **0** = false]
ValidElementSummary	Structure containing Valid Element Summary
SSNValid	Is SSN Valid? [**1** = true | **0** = false]
SSNDeceased	Is SSN Deceased? [**1** = true | **0** = false]
DLValid	Is Driver License Valid? [**1** = true | **0** = false]
PassportValid	Is Passport Valid? [**1** = true | **0** = false]
AddressPoBox	Is Address a Post Office Box? [**1** = true | **0** = false]
AddressCMRA	Is Address a CMRA? [**1** = true | **0** = false]
NameAddressSSNSummary	Name Address SSN Summary
ComprehensiveVerificationIndex	CVI is an index summarizing the verification matches found in the NameAddressSSNSummary and NameAddressPhone\Summary [**00 – 50**] (See *ComprehensiveVerificationIndex* on page 37 for details.)
CVIHighRiskIndicators	Structure containing one or more CVI High Risk Indicators
CVIHighRiskIndicator	CVI High Risk Indicator
RiskCode	Action Code
Description	Description
Sequence	Sequence
Models	Structure containing one or more Models
Model	Structure containing Model Information
Name	Model Name
Scores	Structure containing one or more scores
Score	Structure containing one score
Type	Type of Score
Value	Score Value
HighRiskIndicators	Structure containing one or more High Risk Indicators
HighRiskIndicator	Structure containing one High Risk Indicator
RiskCode	RiskCode
Description	Description
Sequence	Sequence

InstantID International Function

The InstantID International function verifies identity information for foreign nationals (name, address, phone, National ID, and date-of-birth) across multiple data sources using a powerful proprietary search and comparison process.

Note that the *required* fields differ based upon the country in which you are searching. This query uses multiple data sources and these vary from one country to another.

This function supports the following countries:

Country	ISO3 Abbreviation
Australia	**AUS**
Austria	**AUT**
Canada	**CAN**
China	**CHN**
Germany	**DEU**
Ireland	**IRL**
Luxembourg	**LUX**
Mexico	**MEX**
Netherlands	**NLD**
New Zealand	**NZL**
Singapore	**SGP**
South Africa	**ZAF**
Switzerland	**CHE**
United Kingdom	**GBR**
Hong Kong	**HKG**
Japan	**JPN**

Supported countries depend upon your account permissions. You can submit a query with **GetCountrySettings** set to true to get a list of countries available to your account.

Note: For names or addresses with special characters not found on a standard American keyboard, see the Special Characters chart on page 91 .

InstantID International Request Message

XML Syntax:

```
<Envelope>
   <Body>
      <InstantIDInternationalRequest>
      <User>
<!-- ReferenceCode is returned in your billing statement. -->
<!-- BillingCode replaces user's login name in billing details -->
<!-- QueryId is returned in results. -->
        <ReferenceCode>Ajax Corporation</ReferenceCode>
        <BillingCode>Emily Kate</BillingCode>
        <QueryId>Ajax123</QueryId>
        <GLBPurpose>0</GLBPurpose>
        <DLPurpose>0</DLPurpose>
        <EndUser>
          <CompanyName>Ajax Corporation</CompanyName>
          <StreetAddress1>3003 NW Constance Rd</StreetAddress1>
          <City>Cocoplum</City>
          <State>FL</State>
          <Zip5>33442</Zip5>
        </EndUser>
      </User>
      <Options>
        <WatchList>
<!--Include the lists to consider. Valid options listed below -->
           <Name>OFAC</Name>
           <Name>UNNT</Name>
        </WatchList>
        <PassportValidationOnly>0</PassportValidationOnly>
        <VisaValidationOnly>0</VisaValidationOnly>
        <PermissibleUse></PermissibleUse>
        <GetCountrySettings>0</GetCountrySettings>
        <UseDOBFilter>1</UseDOBFilter>
        <DOBRadius>2</DOBRadius>
<!-- Default watchlist threshold is .84. This example overrides the default. -->
        <GlobalWatchlistThreshold>.85</GlobalWatchlistThreshold>
      </Options>
      <SearchBy>
          <Name>
            <First>JOHN</First>
            <Middle>HENRY</Middle>
            <Last>DOE</Last>
          </Name>
          <Gender>M</Gender>
          <DOB>
            <Year>1972</Year>
            <Month>03</Month>
            <Day>30</Day>
          </DOB>
```

```
          <Address>
            <StreetNumber>579</StreetNumber>
            <StreetAddress1>BRONTE WAY</StreetAddress1>
            <City>BELFAST</City>
            <PostalCode>BT12JZ</PostalCode>
            <Country>IRL</Country>
          </Address>
          <NationalIDNumber>N0000000000</NationalIDNumber>
          <NationalIDCountry>IRL</NationalIDCountry>
          <Passport>
            <Number>01234567890</Number>
            <ExpirationDate>
              <Year>2012</Year>
              <Month>03</Month>
              <Day>30</Day>
            </ExpirationDate>
            <Country>IRL</Country>
            <MachineReadableLine1>
J&lt;IRLHENRY&lt;DOE&lt;ANGUS&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&
lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;
            </MachineReadableLine1>
              <MachineReadableLine2>
                1234567897IRL1203309M2010245ABCD1234&lt;&lt;1A2B40
              </MachineReadableLine2>
          </Passport>
          <Visa>
            <Number>0987654321</Number>
            <ExpirationDate>
              <Year>2012</Year>
              <Month>03</Month>
              <Day>30</Day>
            </ExpirationDate>
            <Country>IRL</Country>
            <MachineReadableLine1>
J&lt;IRLHENRY&lt;DOE&lt;ANGUS&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&
lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;&lt;
            </MachineReadableLine1>
              <MachineReadableLine2>
                1234567897IRL1203309M2010245ABCD1234&lt;&lt;1A2B40
              </MachineReadableLine2>
          </Visa>
          <HomePhone>85550000</HomePhone>
          <IsHomePhonePublished>0</IsHomePhonePublished>
          <MobilePhone>85550000</MobilePhone>
          <IsMobilePhonePublished>0</IsMobilePhonePublished>
          <WorkPhone>85550000</WorkPhone>
          <IsWorkPhonePublished>0</IsWorkPhonePublished>
          <IPAddress>127.0.0.1</IPAddress>
        </SearchBy>
      </InstantIDInternationalRequest>
    </Body>
  </Envelope>
```

InstantID International Input Tag Descriptions

Tag Name	Req?	Description
User		Structure containing User information (See *Using User Codes* on page 17.)
ReferenceCode	N	User's Reference code for the transaction
BillingCode	N	User's Billing code for the transaction
GLBPurpose	N	Not Used
DLPurpose	N	Not Used
QueryId	N	User's QueryId code for the transaction (returned in results)
EndUser		Structure containing information about the entity on whose behalf the report is run.
CompanyName	N	The entity on whose behalf the report is run.
StreetAddress1	N	Address
City	N	City
State	N	State
Zip5	N	Five-digit Zip Code
MaxWaitSeconds	N	For internal use
AccountNumber	N	For internal use
Options	N	Structure containing search options
WatchList	N	Structure containing one or more Watchlists to consider. See *Available Watchlists* on page 90
Name	N	The name of a Watchlist to consider.
PassportValidationOnly	N	If set to 1 or true, the query performs only passport validation. Requires valid and complete Machine Readable Lines, full DOB, and Gender
VisaValidationOnly	N	If set to 1 or true, the query performs only visa validation. Requires valid and complete Machine Readable Lines, full DOB, and Gender
PermissibleUse	N_2	Permissible Use
GetCountrySettings	N	If set to 1 or true, the result returns a structure containing countries available under your account and the current settings for each country. These supercede any settings documented in this manual.
UseDOBFilter	N	If set to 1 or true, the query only considers OFAC or Watchlist records where the Date of Birth is within the number of years specified in DOBRadius. This reduces false positives.
DOBRadius	N	An integer value for the number of years to consider for OFAC or Watchlist matches when UseDOBFilter is enabled. [0 – 5 where 0 means exact match and an integer means +/- that number of years] Default is 2.
GlobalWatchlistThreshold	N	The level of selectivity to include where 0.7 allows loose name matching and 1.0 requires exact match. Recommended setting is 0.84 [range is 0.7 to 1.0]
SearchBy		Input for identification lookup

Tag Name	Req?	Description
Name	(see Required Fields on page 85)	Structure containing name of the individual to identify
Full	(see Required Fields on page 85)	Currently not used for input
First	(see Required Fields on page 85)	First name of the individual to identify
Middle	(see Required Fields on page 85)	Middle name of the individual to identify
Last	(see Required Fields on page 85)	Last name of the individual to identify
Suffix	(see Required Fields on page 85)	Currently not used for input
Prefix	(see Required Fields on page 85)	Currently not used for input
Gender	(see Required Fields on page 85)	Gender [m, male, f, or female]
DOB	(see Required Fields on page 85)	Structure containing Date of Birth of the individual to identify
Year	(see Required Fields on page 85)	YYYY
Month	(see Required Fields on page 85)	MM
Day	(see Required Fields on page 85)	DD
Address	(see Required Fields on page 85)	Structure containing address of the individual to identify
StreetName	(see Required Fields on page 85)	StreetName
StreetNumber	(see Required Fields on page 85)	Building Number
StreetPreDirection	(see Required Fields on page 85)	Currently not used for input
StreetPostDirection	(see Required Fields on page 85)	Currently not used for input

Tag Name	Req?	Description
StreetSuffix	(see Required Fields on page 85)	StreetSuffix
UnitDesignation	(see Required Fields on page 85)	SubBuilding Number
UnitNumber	(see Required Fields on page 85)	UnitNumber
StreetAddress1	(see Required Fields on page 85)	First address line for the individual to verify (unparsed)
StreetAddress2	(see Required Fields on page 85)	Currently not used for input
State	(see Required Fields on page 85)	State or District
City	(see Required Fields on page 85)	City or Town
Zip5	(see Required Fields on page 85)	Currently not used for input
Zip4	(see Required Fields on page 85)	Currently not used for input
County	(see Required Fields on page 85)	For Japan, use this field for Aza. l Currently not used for input for other countries
PostalCode	(see Required Fields on page 85)	Postal Code
StateCityZip	(see Required Fields on page 85)	Currently not used for input
Country	(see Required Fields on page 85)	Country (ISO3 Abbreviation)
Province	(see Required Fields on page 85)	Province. For Ireland, use this field to supply the County.
IsForeign	(see Required Fields on page 85)	Currently not used for input
NationalIDNumber	(see Required Fields on page 85)	National ID Number
NationalIDCountry	(see Required Fields on page 85)	National ID Country

Tag Name	Req?	Description
Passport	(see Required Fields on page 85)	Structure containing Passport details
Number	(see Required Fields on page 85)	Currently not used for input
ExpirationDate	(see Required Fields on page 85)	Currently not used for input
Year	(see Required Fields on page 85)	Currently not used for input
Month	(see Required Fields on page 85)	Currently not used for input
Day	(see Required Fields on page 85)	Currently not used for input
Country	(see Required Fields on page 85)	Currently not used for input
MachineReadableLine1	(see Required Fields on page 85)	Machine Readable Line 1
MachineReadableLine2	(see Required Fields on page 85)	Machine Readable Line 2
Visa	(see Required Fields on page 85)	Structure containing Visa details
Number	(see Required Fields on page 85)	Currently not used for input
ExpirationDate	(see Required Fields on page 85)	Currently not used for input
Year	(see Required Fields on page 85)	Currently not used for input
Month	(see Required Fields on page 85)	Currently not used for input
Day	(see Required Fields on page 85)	Currently not used for input
Country	(see Required Fields on page 85)	Currently not used for input
MachineReadableLine1	(see Required Fields on page 85)	Machine Readable Line 1_4

Tag Name	Req?	Description
MachineReadableLine2	(see Required Fields on page 85)	Machine Readable Line 2[4]
HomePhone	(see Required Fields on page 85)	Home Phone (numbers only without dashes)
IsHomePhonePublished	(see Required Fields on page 85)	Boolean indication: published or not
MobilePhone	(see Required Fields on page 85)	Mobile phone number (numbers only without dashes)
IsMobilePhonePublished	(see Required Fields on page 85)	Boolean indication: published or not
WorkPhone	(see Required Fields on page 85)	Work phone number (numbers only without dashes)
IsWorkPhonePublished	(see Required Fields on page 85)	Boolean indication: published or not
IPAddress	(see Required Fields on page 85)	IP Address

Many of the input tags are not individually required for a query; however, sufficient information to identify an individual is necessary to provide reliable results. In general, you should always submit as much information as possible. At a minimum, you should submit a Name, Address, and DOB.

1 Although these tags are currently not considered when processing a query, this could change at any time. Therefore, you should use caution using these tags when submitting queries.
2 This is required for some countries. See Permissible Use on page 88 .
3 Required to get a valid VisaNumberValidated or PassportNumberValidated response. If omitted, VisaNumberValidated or PassportNumberValidated will show as false.
4 Machine readable lines contain the < character which can be problematic in XML. Use XML escaping in your application to convert the < to **<**

Required Fields

You can retrieve a list of countries available for your account and the Required and Desired input fields by submitting a query with **`GetCountrySettings`** set to true

Country	ISO 3 byte Alpha	Country	Type	First Name	Last Name	Middle Name	Street Number	Street Name	Street Type	Unit Number	City	State	County	Postal Code	Province	Date of Birth	ID Card	Phone
Australia			ASIC People Search	R	R	D					D	D				R		
			Australian Electoral Roll	D	R	D	D	D	D	D	D	D		R		D		
			Sensis White Pages	D	R	D	D	R	D		D	D		R				D
			National Telephone File	D	R	D	D	D	D	D	D	D		R				D
			Citizen File	D	R	D	D	D	D	D	D	D		R		D		D
			Property Owners File	D	R	D	D	D	D	D	D	D		R		D		D
			Data Coop	R	R		R	R	D	D	D	D		R				
			Historical Telephone File	D	R	D	D	R	D	D	D	D		R				D
	AUS	R	Tenancy File	R	R	D										R		
Austria			Telephone File	D	R		D	D										D
	AUT	R	Credit File	D	R		D	D			D			D		D		D
Canada		R	Credit File	D	R	D	D	D	D	D	D	D		D	D	D	D	D
			Canadian Citizen File	D	R	D	D	D	D	D	D			R	D			
	CAN		Telephone File	D	R		D	D	D	D	D	D		R	D			D
China	CHN	R	National ID	R	R						D	D		D	D	D	R	
			Telephone File	D	D		D	D	D	D	D	D		D	D			R

Country	ISO 3 byte Alpha	Country	Type	First Name	Last Name	Middle Name	Street Number	Street Name	Street Type	Unit Number	City	State	County	Postal Code	Province	Date of Birth	ID Card	Phone
Germany	DEU	R	Credit File	D	R		D	D			D			D		D		D
			Citizen File	D	R		D	D			D			R		D		D
			Telephone File	D	R		D	D			D			D				
Ireland	IRL	R	Citizen File	D	R		D	D	D	D					*R	D		D
			Telephone File	D	R		D	D	D	D	D				*R			D
Luxemburg	LUX	R	Telephone File	D	R		D	D			D			D				D
Mexico	MEX	R	National ID	R	R	D	D	D			D			D		R	D	
Netherlands	NLD	R	Telephone File	D	R		D	D			D			D				D
			Credit File	R	R		R							R		D		D
New Zealand	NZL	R	Telephone File	R	R		D	R	D	D	R			R				D
			Driver License	R	R	D		R			R					R*	R	
			Property File	R	R	D	D	R	D	D	R			R				
			Citizen File	R	R	D	D	R	D	D	R	D		R				

Country	ISO 3 byte Alpha	Country	Type	First Name	Last Name	Middle Name	Street Number	Street Name	Street Type	Unit Number	City	State	County	Postal Code	Province	Date of Birth	ID Card	Phone
Singapore	SGP	R	Credit File	R	R		D	D	D	D				D		D	R	
			Citizen File	D	R		D	D	D					R		D		D
South Africa	ZAF	R	Credit File	R	R	D	R	R		D	R	D		R	D	R	R	D
			Telephone File	R	R						D	D			D			R
Switzerland	CHE	R	Telephone File	D	R		D	D			D			R				D
			Credit File	D	R		D	D						D		D		D
United Kingdom	GBR	R	Electoral Roll	R	R	D	D	D	D	D	D			R		D		
			Telephone File	D	R		D	D	D		D							D
Hong Kong	HKG	R	Consumer File	D	R		D	D		D	D					D		D
			Citizen File	D	R		D	D		D	D	R						D
Japan	JPN	R	Consumer File	D	R		D				D	D	*D	R		D		D
			Community File	D	R		D				D	D	*D	R		D		D
			Public File	D	R		D				D	D	*D	R		D		D
			Utility File	D	R		D				D	D	*D	R		D		D

Legend	
R	Required field for source response
D	Desired feld for verification result
	Not Available

Notes:

Ireland *R = XML input "County" in the "Province" field

Japan *D = XML input "Aza" in the "County" field

New Zealand R* = Anti-Money Laundering Legislation effective June 30, 2013 requires verification of DOB from at least one source. NZL Driver License is the only source for this data. Driver license number and driver license version must be input in the National ID field in the following format: driverlicensenumber/driverlicenseversion (e.g., 8465341/3)

Permissible Use

Use of InstantID-International is permitted only for limited, country-specific purposes. If you access InstantID-International for the following countries, you certify that your use is solely for the following corresponding purpose(s).

Country	Use Code	Description
Canada	124	Customer will comply with Canadian consumer reporting legislation and privacy laws. Customer represents it will have a direct business need for the information in connection with a business or credit transaction involving the consumer. Customer will obtain appropriate active and informed consent from each individual consumer in accordance with applicable Canadian privacy law for the collection, disclosure and use of personal information about such consumer prior to requesting any services hereunder.
UK	826	Customer represents it will use the product solely to verify the identification of individuals or to provide address and residency confirmation for the Customer's internal business purposes only.
South Africa	710	Customer represents it will use the product solely for fraud detection and fraud prevention purposes.
Australia	036	Customer affirms its use of he product shall only be used to carry out an applicable customer identification procedure under the Anti-Money Laundering and Counter Terrorism Financing Act 2006

By submitting the query with one of the values above as your Permissible Use, you are affirming that your use of Instant ID-International for a valid permissible purpose.

If your use of the data in Instant ID-International is for any reason other than the reasons listed in your customer agreement, you are not authorized to access this data and shall promptly end the request.

Contact your account representative for more information.

Available Watchlists

The following are valid values for Watchlist/Name. Include the lists to support global AML compliance and enhanced due diligence.

Name Value	List
BES	Bank of England Sanctions
CFTC	Commodity Futures Trading Commission
DTC	Defense Trade Controls (DTC) Debarred Parties
EUDT	European Union Designated Terrorist Groups + Individuals
FBI	FBI Fugitives 10 Most Wanted
FCEN	Financial Crimes Enforcement Network Special Alert List
FAR	Foreign Agents Registration Act
IMW	Interpol Most Wanted + Interpol Most Wanted – Red
OFAC	Office of Foreign Asset Control + OFAC - Palestinian Legislative Council + OFAC Sanctioned Countries
OCC	Office of the Comptroller of the Currency Alerts
OSFI	Canada Entities + OSFI - Canada Individuals
PEP	Politically Exposed Persons
SDT	State Department Foreign Terrorist Organizations + State Department Terrorist Exclusions
BIS	US Bureau of Industry and Security - Denied Entity List + Denied Person List + Unverified Entity List
UNNT	United Nations Named Terrorists
WBIF	World Bank Ineligible Firms
BES	Bank of England Sanctions
CFTC	Commodity Futures Trading Commission
DTC	Defense Trade Controls (DTC)Debarred Parties
EUDT	European Union Designated Terrorist Groups + Individuals

Special Characters

For Australia and Germany, use these character substitutions for names or addresses with special characters not found on a standard American keyboard.

All other countries use the ISO 8859-1 character set, except China which uses UTF-8. Submit the actual characters (case sensitive) in the name or address.

Character	Encoding	Alternate
Ä	AE	AA
Å	AA	
Æ	AE	
Â	AA	
Ã	AA	AE
ß	SS	B
þ	TH	
Ç	C	
ð	d	
Ð	D	
È	E	
É	E	
Ê	E	
Ë	E	
Ì	I	
Í	I	
Î	I	
Ï	I	
Ñ	N	NXX
Ø	OE	O
Ò	O	
Õ	O	
Ó	O	
Ö	O	
Ô	o	
Ü	UE	U
Ù	U	
Ú	U	
Û	U	
Ü	U	
Ý	Y	
Ÿ	Y	

The lower case is the same as the upper case with the exceptions noted above.

InstantID International Response Message

InstantID International Result Tag Descriptions:

Tag Name	Description
Header	Structure containing Header information
TransactionId	Unique transaction identifier
Status	Response status
Message	Optional description of the status (e.g., the error that occurred)
QueryId	Submitted QueryId
Exceptions	Structure containing one or more exceptions
Code	The error code for the problem encountered
Source	The system component reporting the problem
Result	
InputEcho	Structure “echoing” submitted data
Name	Structure containing name information
Full	Full Name
First	First Name
Middle	Middle Name
Last	Last Name
Suffix	Generational suffix (e.g., JR, SR, etc)
Prefix	Name Prefix (e.g., DR, MS, etc)
Gender	Gender
DOB	Date Of Birth
Year	YYYY
Month	MM
Day	DD
Address	Structure containing address information
StreetName	House number portion of address
StreetNumber	Pre-direction portion of address (e.g., NW)
StreetPreDirection	Street Name portion of address
StreetPostDirection	Street Suffix portion of address (e.g., ST)
StreetSuffix	Post-direction portion of address (e.g., S)
UnitDesignation	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	Unit Number portion of address
StreetAddress1	First line of address (unparsed)
StreetAddress2	Second line of address (unparsed)
State	State
City	City
Zip5	Five-digit ZIP code
Zip4	Four-digit ZIP PLUS code

Tag Name	Description
County	County
PostalCode	Postal Code
StateCityZip	Unparsed City, state and zip portion of address
Country	Country
Province	Province
IsForeign	IsForeign
NationalIDNumber	National ID Number
NationalIDCountry	National ID Country
Passport	Structure containing Passport details
Number	Number
ExpirationDate	Expiration Date
Year	YYYY
Month	MM
Day	DD
Country	Country
MachineReadableLine1	MachineReadableLine1
MachineReadableLine2	MachineReadableLine2
Visa	Structure containing Visa details
Number	Number
ExpirationDate	Expiration Date
Year	YYYY
Month	MM
Day	DD
Country	Country
MachineReadableLine1	MachineReadableLine1
MachineReadableLine2	MachineReadableLine2
HomePhone	Home Phone
IsHomePhonePublished	Boolean indication: published or not
MobilePhone	Mobile phone number
IsMobilePhonePublished	Boolean indication: published or not
WorkPhone	Work phone number
IsWorkPhonePublished	Boolean indication: published or not
IPAddress	IP Address
ComplianceLevel	Compliance Level [1-3] See *Compliance Levels* on page 96.
VerificationIndex	Structure containing the verification model results
IVI	International Verification Index (IVI)
CitVL	Not Used
ComVL	Not Used

Tag Name	Description
RiskIndicators	Structure containing possible risk indicators (See *InstantID International High Risk Indicator Risk* Codes on page 97 for details.)
RiskIndicator	Structure containing one possible risk indicator
RiskCode	Risk Code
Description	Description
VerificationResults	Structure containing one or more verification result.
VerificationResult	Structure containing field level details about verification
FieldName	Field Name
IsVerified	Boolean indication of verification
Count	Count
WatchList	Structure containing Watch List information, if found
Table	The name of the database where match was found
RecordNumber	The record number (for reference purposes)
Name	Structure containing name information
Full	Full Name
First	First Name
Middle	Middle Name
Last	Last Name
Suffix	Generational suffix (e.g., JR, SR, etc)
Prefix	Name Prefix (e.g., DR, MS, etc)
Address	Structure containing address information
StreetName	House number portion of address
StreetNumber	Pre-direction portion of address (e.g., NW)
StreetPreDirection	Street Name portion of address
StreetPostDirection	Street Suffix portion of address (e.g., ST)
StreetSuffix	Post-direction portion of address (e.g., S)
UnitDesignation	Unit Designation portion of address (e.g., APT)
UnitNumber	Unit Number portion of address
StreetAddress1	First line of address (unparsed)
StreetAddress2	Second line of address (unparsed)
State	State
City	City
Zip5	Five-digit ZIP code
Zip4	Four-digit ZIP PLUS code
County	County
PostalCode	Postal Code

Tag Name	Description
StateCityZip	Unparsed City, state, and zip portion of address
Country	Country
EntityName	Name of an entity, such as a Business, Vessel, Group, or Party
IPAddressInfo	Structure containing IP Address details
Continent	Continent
Country	Country
RoutingType	Routing Type
TopLevelDomain	Top Level Domain
SecondLevelDomain	Second Level Domain
City	City
RegionDescription	Region Description
Latitude	Latitude
Longitude	Longitude
VisaNumberValidated	Boolean indication of Visa Number validation
PassportNumberValidated	Boolean indication of Passport Number validation
BillingCountry	Billing Country
BillingCountryCode	Billing Country Code
DataSourceResults	Structure containing field-level verification results
DataSourceResult	Structure containing one data source's field-level verification result
DataSourceName	Data Source Name
DataSourceID	Data Source ID
DataSourceType	Data Source Type
DataSourceError	Data Source Error
DataSourceMessage	Data Source Message
DataSourcePhoto	Base64 encoded image, when available
DataSourceVerifications	Structure containing field-level verification results for this data source
DataSourceVerification	Structure containing verification results
FieldName	Field Name
IsVerified	Boolean value indication if verified
CountrySettings	Structure containing Current Country Settings
CountrySetup	Structure containing Current Country Set up
CountryName	Country Name
InputFields	Structure containing Input Fields
NameFirst	Required Setting for First Name$_1$
NameLast	Required Setting for Last Name$_1$
AddressStreetNumber	Required Setting for Street Number$_1$

Tag Name	Description
AddressStreetName	Required Setting for StreetName[1]
AddressPostalCode	Required Setting for PostalCode[1]
AddressCountry	Required Setting for Country[1]

Compliance Levels

Category	Description
1	Individual is verified through at least (2) sources that must include Name and (2) of: Address; and Date of Birth; or National ID Number
2	Individual is verified through at least (2) sources that must Name and Address or (1) surce that verifies: Name and Address; and Date of Birth; or National ID Number
3	Individual is verified through (1) source that includes either: Name and Address; or Name and Date of Birth; or Name and National ID Number

InstantID International High Risk Indicator Risk Codes

High risk indicators or warning codes—in and of themselves—are not necessarily indicators of fraud or of any fraudulent intent. They are value-added attributes that indicate information that may have contributed to a lower score (example: **i78** -- The input address was missing) or may simply indicate additional information about one of the input data elements (example: **i18** -- The input Passport/Visa length not valid).

Questions or concerns raised by the return of some risk indicators can be resolved by providing additional information in an input submission (example: **i77** -- The input name was missing). Others may suggest taking additional steps, such as using another function to backfill missing or incorrect information, or contacting the applicant to request or clarify information.

Risk indicators are provided to assist in interpreting the IVI summary and assist in exception processing decisions, especially when an applicant falls near a certain threshold.

If <**IncludeReasonCodes**> is set to true and adverse information is found, one or more <**HighRiskIndicator**> structures are returned within the <**HighRiskIndicators**> structure inside each type's structure. The table below contains all possible risk indicators and their descriptions. These are subject to change at any time, but the structure of the result set will remain the same.

Risk Code	Description
i01	Important Application Data Missing
i04	The input Last Name and NID are verified, but not with the input Address and Phone
i12	The input identity information did not meet any category of global KYC for EIDV.
i13	The input US Visa is not valid according to the ICAO/ICO 9303 international standard.
i14	The input US Visa is expired.
i15	The input US Visa length not valid.
i16	The input Passport is not valid according to the ICAO/ICO 9303 international standard.
i17	The input Passport is expired.
i18	The input Passport length not valid.
i19	Unable to verify name, address, NID and phone
i20	Unable to verify applicant name, address and phone number
i21	Unable to verify applicant name and phone number
i22	Unable to verify applicant name and address
i23	Unable to verify applicant name and NID
i24	Unable to verify applicant address and NID
i25	Unable to verify address
i26	Unable to verify NID
i27	Unable to verify phone number
i28	Unable to verify date-of-birth
i32	The input name matches the OFAC file
i33	Single Source Verification Only
i37	Unable to verify name
i45	The input NID and address are not associated with the input last name and phone
i48	Unable to verify first name
i51	The input last name is not associated with the input NID
i52	The input first name is not associated with input NID

Risk Code	Description
i64	The input address associated with a different phone number
i66	The input NID is associated with a different last name, same first name
i71	The input NID is not found in a public record database.
i72	The input NID is associated with a different name and address
i73	The input phone number is not found in the public record
i77	The input name was missing
i78	The input address was missing
i79	The input *NID* was missing or incomplete
i80	The input phone was missing or incomplete
i81	The input date-of-birth was missing or incomplete
i82	The input name and address return a different phone number
iIA	The input IP address is unknown
iIE	The input IP address second-level domain is unknown
iIG	The input IP address is non-routable over the internet
iWL	The input name matches one or more of the non-OFAC global watchlist(s)

ChargebackDefender Functions

ChargebackDefender Function

ChargebackDefender® evaluates high-risk patterns or conditions found during address and identity verification. It resolves false-positive AVS failures using a customer's most current address data, and summarizes all results in a single three digit score in order to help retailers best evaluate the risk of a given transaction. It uses state-of-the-art identity and address verification tools to confirm both billing and shipping information and optionally advanced IP address geo-location technology to verify each online or phone order's originating city, state, country, and continent.

Optionally, you can request the underlying Chargeback Defender attributes. This returns the values for the data attributes used in internal models. This is primarily intended for organizations that have their own statisticians and want to use attribute values within their own modeling algorithms.

ChargebackDefender Request Message

XML Syntax:

```
<Envelope>
   <Body>
      <ChargebackDefenderRequest>
        <User>
<!-- ReferenceCode is returned in your billing statement. -->
<!-- BillingCode replaces user's login name in billing details -->
<!-- QueryId is returned in results. -->
          <ReferenceCode>Ajax Corporation</ReferenceCode>
          <BillingCode>Emily Kate</BillingCode>
          <QueryId>Ajax123</QueryId>
          <GLBPurpose>1</GLBPurpose>
          <DLPurpose>1</DLPurpose>
          <EndUser>
            <CompanyName>Ajax Corporation</CompanyName>
            <StreetAddress1>3003 NW Constance Rd</StreetAddress1>
            <City>Cocoplum</City>
            <State>FL</State>
            <Zip5>33442</Zip5>
          </EndUser>
        </User>
        <Options>
          <IncludeModels>
            <ChargebackDefender>CDN712_0</ChargebackDefender>
            <ModelRequests>
              <ModelRequest>
                <ModelName>NameOfModel</ModelName>
                <ModelOptions>
                  <ModelOption>
                    <OptionName>NameOfOption</OptionName>
                    <OptionValue>ValueOfOption</OptionValue>
                  </ModelOption>
                </ModelOptions>
              </ModelRequest>
            </ModelRequests>
          </IncludeModels>
          <RequestedAttributeGroups>
            <Name>IdentityV4</Name>
            <Name>RelationshipV4</Name>
            <Name>VelocityV4</Name>
          </RequestedAttributeGroups>
        </Options>
```

```
        <SearchBy>
          <BillTo>
            <Name>
              <First>JOHN</First>
              <Middle>HENRY</Middle>
              <Last>DOE</Last>
              <Suffix>JR</Suffix>
            </Name>
            <Address>
              <StreetAddress1>4711 NW BRONTE WAY</StreetAddress1>
              <State>FL</State>
              <City>DEERFIELD BEACH</City>
              <Zip5>33442</Zip5>
            </Address>
<!--  SSN should not contain dashes -->
            <SSN>000456789</SSN>
            <Phone10>9545552222</Phone10>
            <DriverLicenseNumber>D120240661060<DriverLicenseNumber>
            <DriverLicenseState>FL<DriverLicenseState>
            <IPAddress>198.10.1.211</IPAddress>
            <EmailAddress>etnorb@example.com</EmailAddress>
          <BillTo>
          <ShipTo>
            <Name>
              <First>JOHN</First>
              <Middle>HENRY</Middle>
              <Last>DOE</Last>
              <Suffix>JR</Suffix>
            </Name>
            <Address>
              <StreetAddress1>4711 NW BRONTE WAY</StreetAddress1>
              <State>FL</State>
              <City>DEERFIELD BEACH</City>
              <Zip5>33442</Zip5>
            </Address>
            <Phone10>9545552222</Phone10>
          <ShipTo>
        </SearchBy>
      </ChargebackDefenderRequest>
   </Body>
</Envelope>
```

ChargebackDefender Input Tag Descriptions

Tag Name	Req?	Description
User		Structure containing User information (See *Using User Codes* on page 17.)
ReferenceCode	N	User's Reference code for the transaction
BillingCode	N	User's Billing code for the transaction
GLBPurpose	Y	Based on the **Gramm-Leach-Bliley Act**, this is an integer value [0-6] to indicate the reason this query is being made. See *GLB Purpose* on page 155.
DLPurpose	Y	Pursuant to the **Driver's Privacy Protection Act of 1994 (DPPA)**, this is an integer value [0-7] to indicate the reason this query is being made. See *DL Purpose* on page 156.
QueryId	N	User's QueryId code for the transaction (returned in results)
EndUser		Structure containing information about the entity on whose behalf the report is run.
CompanyName	N	The entity on whose behalf the report is run.
StreetAddress1	N	Address
City	N	City
State	N	State
Zip5	N	Five-digit Zip Code
Options	N	Structure containing search options
IncludeModels	N	Structure to request scoring models.
ChargebackDefender	N_2	To include ChargebackDefender model score, set value to **CDN712_0**.
ModelRequests	N	Structure containing one or more custom model requests
ModelRequest	N	Structure containing one custom model request
ModelName	N	Name of scoring model to include.
ModelOptions	N	Structure containing one or more custom model option settings
ModelOption	N	Structure containing one matched pair of an Option name and an Option value.
OptionName	N	Name of model option.
OptionValue	N	Value of model option.
RequestedAttributeGroups	N_2	Structure containing one or more Attribute group names (include one or more attribute group names to include attributes in the response, include none to get score only)
Name	N_2	The name of an attribute group to request: **IdentityV4** **RelationshipV4** **VelocityV4** See *Chargeback Defender Attributes* on page 115
SearchBy		Input for identification lookup
BillTo	N	Structure containing information about billing information supplied
Name	N	Structure containing name of the individual to identify

Tag Name	Req?	Description
Full	N_1	Currently not used for input
First	N	First name of the individual to identify
Middle	N	Middle name of the individual to identify
Last	N	Last name of the individual to identify
Suffix	N	Name suffix of the individual to identify
Prefix	N	Currently not used for input
Address	N	Structure containing address of the individual to identify
StreetName	N_1	Currently not used for input
StreetNumber	N_1	Currently not used for input
StreetPreDirection	N_1	Currently not used for input
StreetPostDirection	N_1	Currently not used for input
StreetSuffix	N_1	Currently not used for input
UnitDesignation	N_1	Currently not used for input
UnitNumber	N_1	Currently not used for input
StreetAddress1	N	First address line for the individual to verify (unparsed)
StreetAddress2	N_1	Currently not used for input
State	N	State
City	N	City
Zip5	N	Five-digit ZIP code
Zip4	N_1	Currently not used for input
County	N_1	Currently not used for input
PostalCode	N_1	Currently not used for input
StateCityZip	N_1	Currently not used for input
SSN	N	Social Security Number of the individual to identify *nnnnnnnnn* without dashes
Phone10	N	Ten-digit Phone number *nnnnnnnnnn* without dashes
DriverLicenseNumber	N	Driver's License Number of the individual to identify
DriverLicenseState	N	State where license issued
IPAddress	N	IP Address to verify
EmailAddress	N	Email Address
ShipTo	N	Structure containing information about shipping information supplied
Name	N	Structure containing name of the individual to identify
Full	N_1	Currently not used for input
First	N	First name of the individual to identify
Middle	N	Middle name of the individual to identify
Last	N	Last name of the individual to identify
Suffix	N	Name suffix of the individual to identify
Prefix	N_1	Currently not used for input
Address	N	Structure containing address of the individual to identify

Tag Name	Req?	Description
StreetName	N[1]	Currently not used for input
StreetNumber	N[1]	Currently not used for input
StreetPreDirection	N[1]	Currently not used for input
StreetPostDirection	N[1]	Currently not used for input
StreetSuffix	N[1]	Currently not used for input
UnitDesignation	N[1]	Currently not used for input
UnitNumber	N[1]	Currently not used for input
StreetAddress1	N	First address line for the individual to verify (unparsed)
StreetAddress2	N[1]	Currently not used for input
State	N	State
City	N	City
Zip5	N	Five-digit ZIP code
Zip4	N[1]	Currently not used for input
County	N[1]	Currently not used for input
PostalCode	N[1]	Currently not used for input
StateCityZip	N[1]	Currently not used for input
Phone10	N	Ten-digit Phone number

Many of the input tags are not individually required for a query; however, sufficient information to identify an individual is necessary to provide reliable results. In general, you should always submit as much information as possible.

1 Although these tags are currently not considered when processing a query, this could change at any time. Therefore, you should use caution using these tags when submitting queries.

2 While the tags to request a model (ChargebackDefender) or Attribute groupss are not individually required, you should request something to get results back. Submitting a query without a request will result in an error.

Chargeback Defender Response Message

ChargebackDefender Result Tag Descriptions:

Tag Name	Description
Header	Structure containing Header information
TransactionId	Unique transaction identifier
Status	Response status
Message	Optional description of the status (e.g., the error that occurred)
QueryId	Submitted QueryId
Exceptions	Structure containing one or more exceptions
Code	The error code for the problem encountered
Source	The system component reporting the problem
Message	A description of the error that occurred
Result	Structure containing query result
InputEcho	Structure “echoing” submitted data
BillTo	Structure “echoing” submitted Bill To data
Name	Structure containing name information
Full	Not used
First	First Name
Middle	Middle Name
Last	Last Name
Suffix	Generational suffix (e.g., JR, SR, etc)
Prefix	Name Prefix (e.g., DR, MS, etc)
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Pre-direction portion of address (e.g., NW)
StreetName	Street Name portion of address
StreetSuffix	Street Suffix portion of address (e.g., ST, AVE)
StreetPostDirection	Post-direction portion of address (e.g., S)
UnitDesignation	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	Unit Number portion of address
StreetAddress1	First line of address (unparsed)
StreetAddress2	Second line of address (unparsed)
State	State
City	City
Zip5	Five-digit ZIP code
Zip4	Four-digit ZIP PLUS code
County	County

Tag Name	Description
PostalCode	Postal Code
StateCityZip	Unparsed City, state and zip portion of address
SSN	Social Security Number
Phone10	Ten-digit Phone number
DriverLicenseNumber	Driver's License Number
DriverLicenseState	State where license issued
IPAddress	IP Address
ShipTo	Structure "echoing" submitted Ship To data
Name	Structure containing name information
Full	Full Name
First	First Name
Middle	Middle Name
Last	Last Name
Suffix	Generational suffix (e.g., JR, SR, etc)
Prefix	Name Prefix (e.g., DR, MS, etc)
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Pre-direction portion of address (e.g., NW)
StreetName	Street Name portion of address
StreetSuffix	Street Suffix portion of address (e.g., ST, AVE)
StreetPostDirection	Post-direction portion of address (e.g., S)
UnitDesignation	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	Unit Number portion of address
StreetAddress1	First line of address (unparsed)
StreetAddress2	Second line of address (unparsed)
State	State
City	City
Zip5	Five-digit ZIP code
Zip4	Four-digit ZIP PLUS code
County	County
PostalCode	Postal Code
StateCityZip	Unparsed City, state and zip portion of address
Phone10	Ten-digit Phone number
BillTo	Structure containing Bill To verification and correction data
Verified Input	Structure containing verified data
Name	Structure containing name information
Full	Not used
First	First Name
Middle	Middle Name

Tag Name	Description
Last	Last Name
Suffix	Generational suffix (e.g., JR, SR, etc)
Prefix	Name Prefix (e.g., DR, MS, etc)
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Pre-direction portion of address (e.g., NW)
StreetName	Street Name portion of address
StreetSuffix	Street Suffix portion of address (e.g., ST, AVE)
StreetPostDirection	Post-direction portion of address (e.g., S)
UnitDesignation	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	Unit Number portion of address
StreetAddress1	First line of address (unparsed)
StreetAddress2	Second line of address (unparsed)
State	State
City	City
Zip5	Five-digit ZIP code
Zip4	Four-digit ZIP PLUS code
County	County
PostalCode	Postal Code
StateCityZip	Unparsed City, state and zip portion of address
InputCorrected	Structure containing corrected data
Name	Structure containing name information
Full	Not Used
First	Not Used
Middle	Not Used
Last	Last Name
Suffix	Not Used
Prefix	Not Used
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Not Used
StreetName	Not Used
StreetSuffix	Not Used
StreetPostDirection	Not Used
UnitDesignation	Not Used
UnitNumber	Not Used
StreetAddress1	Not Used
StreetAddress2	Not Used
State	Not Used

Tag Name	Description
City	Not Used
Zip5	Not Used
Zip4	Not Used
County	Not Used
PostalCode	Not Used
StateCityZip	Not Used
Phone10	Ten-digit Phone Number
SSN	Social Security Number
PhoneOfNameAddress	The phone number found at the submitted address
PhoneType	Type of Phone. (See *Phone Type* on page 111.)
DwellingType	Type of Dwelling. (See *Dwelling Type* on page 110.)
SIC	Standard Industry Code
NameAddressSSNSummary	Name/Address/SSN Verification Indicator (See *Name Address SSN Summary* on page 112)
NameAddressPhoneSummary	Name/Address/Phone Verification Indicator (See NameAddressPhoneSummary on page 112)
NewAreaCode	Structure containing information about an Area Code change (or future Area Code change)
AreaCode	New Area code
EffectiveDate	Effective Date of New Area Code
Year	YYYY
Month	MM
Day	DD
ShipTo	Structure containing Ship To verification and correction data
Verified Input	Structure containing verified data
Name	Structure containing name information
Full	Full Name
First	First Name
Middle	Middle Name
Last	Last Name
Suffix	Generational suffix (e.g., JR, SR, etc)
Prefix	Name Prefix (e.g., DR, MS, etc)
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Pre-direction portion of address (e.g., NW)
StreetName	Street Name portion of address
StreetSuffix	Street Suffix portion of address (e.g., ST, AVE)
StreetPostDirection	Post-direction portion of address (e.g., S)
UnitDesignation	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	Unit Number portion of address

Tag Name	Description
StreetAddress1	First line of address (unparsed)
StreetAddress2	Second line of address (unparsed)
State	State
City	City
Zip5	Five-digit ZIP code
Zip4	Four-digit ZIP PLUS code
County	County
PostalCode	Postal Code
StateCityZip	Unparsed City, state and zip portion of address
InputCorrected	Structure containing corrected data
Name	Structure containing name information
Full	Not Used
First	Not Used
Middle	Not Used
Last	Last Name
Suffix	Not Used
Prefix	Not Used
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Not Used
StreetName	Not Used
StreetSuffix	Not Used
StreetPostDirection	Not Used
UnitDesignation	Not Used
UnitNumber	Not Used
StreetAddress1	Not Used
StreetAddress2	Not Used
State	Not Used
City	Not Used
Zip5	Not Used
Zip4	Not Used
County	Not Used
PostalCode	Not Used
StateCityZip	Not Used
Phone10	Ten-digit Phone Number
SSN	Social Security Number
PhoneOfNameAddress	The phone number found at the submitted address
PhoneType	Type of Phone. (See *Phone Type* on page 111.)
DwellingType	Type of Dwelling.See *Dwelling Type* on page 110.)
SIC	Standard Industry Code

Tag Name	Description
SSNVerificationIndicator	SSN Verification Indicator (See *Name Address SSN* Summary on page 112)
PhoneVerificationIndicator	Phone Verification Indicator. See NameAddressPhoneSummary on page 112.
NewAreaCode	Structure containing information about an Area Code change (or future Area Code change)
AreaCode	New Area code
EffectiveDate	Effective Date of New Area Code
Year	YYYY
Month	MM
Day	DD
IPAddressID	Information regarding submitted IP Address
AreaCode	Area Code
RoutingType	Routing Type (See *IP* Routing Type on page 110.)
SecondLevelDomain	Second Level Domain
Continent	Continent (See *Continent Codes* on page 110.)
TopLevelDomain	Top Level Domain (e.g., COM, EDU, NET)
Zip	Zip Code
State	State
Country	Country
Models	Structure containing one or more Model results
Model	Structure containing one Model result
Name	Name of Model (ChargebackDefender)
Scores	Structure containing one or more scores
Score	Structure containing one score
Type	Type of Score (CBD)
Value	Score Value (See *CBD Score* on page 110.)
RiskIndicatorSets	Structure containing one or more Risk Indicator Sets
RiskIndicatorSet	Structure containing Risk Indicator Set
Name	Risk Indicator Set Name
RiskIndicators	Structure containing one or more Risk Indicators
RiskIndicator	Structure containing one Risk Indicator
RiskCode	Risk Code See Chargeback Defender Risk Indicator Codes on
Description	Description
Sequence	Sequence
AttributeGroups	Structure containing Attribute groups. (See *Chargeback*
AttributeGroup	One Attribute Group containing its attributes
Name	The name of the Attribute Group (See *Chargeback Defender*
Attributes	Structure containing Attributes
Attribute	Structure containing one Attribute and its value

Tag Name	Description
Name	The Name of the Attribute (See *Chargeback Defender Attributes* on page 115)
Value	The Attribute's value

Chargeback Defender Response Codes

CBD Score

The Chargeback Defender model provides a numeric score between 300 and 999.

Low-risk applicants will have an indicator of 820 or higher and will have chargeback loss rates lower than a benchmark portfolio of booked accounts.

Results with a score of 740 or lower share characteristics with accounts likely to have losses due to chargebacks. Multiple validation tests have shown that 60% to 80% of chargeback cases will fall below 740. This allows you to focus on the subset of accounts that contain the majority of potential losses.

Dwelling Type

Code	Description
S	Single Family Dwelling
F	Firm
R	Rural Route or Highway Contract Route
G	General Delivery
H	HighRise or Apartment Building
P	Post Office Box

Continent Codes

Code	Description
1	Africa
2	Asia
3	Australia
4	Europe
5	North America
6	Oceania
7	South America
8	Antarctica

IP Routing Type

Code	Description
01	Fixed
02	Anonymizer
03	AOL
04	POP
05	Super POP

Code	Description
06	Satellite
07	Cache Proxy
08	International Proxy
09	Regional Proxy
10	Mobile Gateway
11	Unknown
12	T1 Line
13	Broadband
14	Cable
15	DSL
16	Dial-up

Phone Type

Code	Description
0	Standard Service
1	Cellular
2	Pager
3	PCS/Mobile
5	High risk
6	Toll free
7	Non-geographic
9	Special number
A	Pay phone
U	Unknown
Z	Phone number field empty

NameAddressPhoneSummary

Code	Description
0	nothing found
1	phone not associated w/ input name and address – phone associated w/ different name and/or address
2	first name and last name
3	first name and address
4	first name and phone
5	last name and address
6	address and phone
7	last name and phone
8	first name, last name, and address
9	first name, last name, and phone
10	first name, address, and phone
11	last name, address, and phone
12	first name, last name, address, and phone

Name Address SSN Summary

Code	Description
0	Nothing found for input criteria
1	Input SSN is associated with a different name and address.
2	Input First name and Last Name matched
3	Input First name and Address matched
4	Input First name and SSN matched
5	Input Last name and Address matched
6	Input Address and SSN matched
7	Input Last name and SSN matched
8	Input First name, Last name and Address matched
9	Input First name, Last name and SSN matched
10	Input First name, Address, and SSN matched
11	Input Last name, Address, and SSN matched
12	Input First name, Last name, Address and SSN matched

Chargeback Defender Risk Indicator Codes

Risk indicators or warning codes—in and of themselves—are not necessarily indicators of fraud or of any fraudulent intent. They are value added attributes that indicate information that may have contributed to a lower score (example: **07** indicates that the input phone number may be disconnected) or may simply indicate additional information about one of the input data elements (example: **10** indicates that the input phone is a mobile number)

Questions or concerns raised by the return of some risk indicators can be resolved by providing additional information in an input submission (example: risk indicator **77** says that no input name was entered). Others may suggest taking additional steps, such as use another function to backfill missing or incorrect information, or contacting the applicant to request or clarify information.

Risk indicators are provided to assist in interpreting the CVI, NAS and NAP summaries and assist in exception processing decisions, especially when an applicant falls near a certain threshold.

If `<IncludeReasonCodes>` is set to true and adverse information is found, one or more `<RiskIndicator>` structures are returned within the `<RiskIndicators>` structure inside each type's structure. The table below contains all possible risk indicators and their descriptions. These are subject to change at any time, but the structure of the result set will remain the same (example: the **07** risk indicator will always remain the risk indicator code for a phone that may be disconnected).

Risk Code	Description
04	The input Last Name and SSN are verified, but not with the input Address and Phone
07	The input phone number may be disconnected
08	The input phone number is potentially invalid
09	The input phone number is a pager number
10	The input phone number is a mobile number
11	The input address may be invalid according to postal specifications
13	The input address has an invalid apartment designation
14	The input address is a transient commercial or institutional address
15	The input phone number matches a transient commercial or institutional address
16	The input phone number and input zip code combination is invalid
19	Unable to verify name, address, SSN/TIN and phone
25	Unable to verify address
27	Unable to verify phone number
30	The input address may have been miskeyed
31	The input phone number may have been miskeyed
37	Unable to verify name
40	The input zip code is a corporate-only, military zip code
43	The input name and address match the bankruptcy file
50	The input address matches a prison address
75	The input name and address are associated with an unlisted/non-published phone number
76	The input name may have been miskeyed
77	The input name was missing
78	The input address was missing

Risk Code	Description
80	The input phone was missing or incomplete
82	The input name and address return a different phone number
IA	The input IP address is unknown
IB	The input IP address is assigned to a different State than the bill-to State
IC	The input IP address is assigned to a different zip code than the bill-to zip code
ID	The input IP address is assigned to a different area code than the Bill-to phone number
IE	The input IP address second-level domain is unknown
IF	The input IP address is not assigned to the United States
IG	The input IP address is non-routable over the internet

Chargeback Defender Attributes

Attributes are requested by their group name. This allows you to request only those groups in which you are interested.

IdentityV4 Attributes
BillToAddrChangeCount03
BillToAddrHighRisk
BillToAddrIdentityCount
BillToAddrIdentityRecentCount
BillToAddrPhoneCount
BillToAddrPhoneRecentCount
BillToAddrStability
BillToAgeNewestRecord
BillToAgeOldestRecord
BillToAssetVerifiedIdentity
BillToDerogAge
BillToDerogCount
BillToDerogRecentCount
BillToEvictionAge
BillToEvictionCount
BillToFelonyAge
BillToFelonyCount
BillToFraudDerogSeverityIndex
BillToInferredMinimumAge
BillToInputAddrProblems
BillToInputPhoneHighRisk
BillToInputPhoneProblems
BillToPhoneEDAAgeNewestRecord
BillToPhoneEDAAgeOldestRecord
BillToPhoneIdentityCount
BillToPhoneIdentityRecentCount
BillToPhoneMobile
BillToPhoneOthAgeNewestRecord
BillToPhoneOthAgeOldestRecord

IdentityV4 Attributes
BillToProfLicAge
BillToProfLicCount
BillToPropPersSourceCount
BillToPropPersVerifiedIdentity
BillToPropRealSourceCount
BillToPropRealVerifiedIdentity
BillToRecentUpdate
BillToSrcsConfirmIDAddrCount
BillToStatusMostRecent
BillToVerificationFailure
BillToVerifiedAddress
BillToVerifiedName
BillToVerifiedPhone
ShipToAddrChangeCount03
ShipToAddrHighRisk
ShipToAddrIdentityCount
ShipToAddrIdentityRecentCount
ShipToAddrPhoneCount
ShipToAddrPhoneRecentCount
ShipToAddrStability
ShipToAgeNewestRecord
ShipToAgeOldestRecord
ShipToAssetVerifiedIdentity
ShipToDerogAge
ShipToDerogCount
ShipToDerogRecentCount
ShipToEvictionAge
ShipToEvictionCount

IdentityV4 Attributes
ShipToFelonyAge
ShipToFelonyCount
ShipToFraudDerogSeverityIndex
ShipToInferredMinimumAge
ShipToInputAddrProblems
ShipToInputPhoneHighRisk
ShipToInputPhoneProblems
ShipToPhoneEDAAgeNewestRecord
ShipToPhoneEDAAgeOldestRecord
ShipToPhoneIdentityCount
ShipToPhoneIdentityRecentCount
ShipToPhoneMobile
ShipToPhoneOthAgeNewestRecord
ShipToPhoneOthAgeOldestRecord
ShipToProfLicAge
ShipToProfLicCount
ShipToPropPersSourceCount
ShipToPropPersVerifiedIdentity
ShipToPropRealSourceCount
ShipToPropRealVerifiedIdentity
ShipToRecentUpdate
ShipToSrcsConfirmIDAddrCount
ShipToStatusMostRecent
ShipToVerificationFailure
ShipToVerifiedAddress
ShipToVerifiedName
ShipToVerifiedPhone

Relationship Attributes
BillToAddrShipToPhoneDist
BillToFNameFoundEmail
BillToLNameFoundEmail
BillToPhoneBillToAddrDist
BillToPhoneShipToAddrDist

Relationship Attributes
BillToShipToAddrDist
BillToShipToCommonRelative
BillToShipToPhoneDist
BillToShipToRelative
BillToShipToSameAddr

Relationship Attributes
BillToShipToSameIdentity
BillToShipToSameName
ShipToFNameFoundEmail
ShipToLNameFoundEmail
ShipToPhoneShipToAddrDist

Velocity Attributes
BillToSearchCBDAddrIdentity
BillToSearchCBDAgeNewestRecord
BillToSearchCBDAgeOldestRecord
BillToSearchCBDCount
BillToSearchCBDCount01
BillToSearchCBDIdentityAddr
BillToSearchCBDIdentityPhone
BillToSearchLocateCount
BillToSearchLocateCount01
BillToSearchOthAddrIdentity
BillToSearchOthAgeNewestRecord

Velocity Attributes
BillToSearchOthAgeOldestRecord
BillToSearchOthCount
BillToSearchOthCount01
BillToSearchRetailCount
BillToSearchRetailCount01
ShipToSearchCBDAddrIdentity
ShipToSearchCBDAgeNewestRecord
ShipToSearchCBDAgeOldestRecord
ShipToSearchCBDCount
ShipToSearchCBDCount01
ShipToSearchCBDIdentityAddr

Velocity Attributes
ShipToSearchCBDIdentityPhone
ShipToSearchLocateCount
ShipToSearchLocateCount01
ShipToSearchOthAddrIdentity
ShipToSearchOthAgeNewestRecord
ShipToSearchOthAgeOldestRecord
ShipToSearchOthCount
ShipToSearchOthCount01
ShipToSearchRetailCount
ShipToSearchRetailCount01

IPAddressID Function

The IPAddressID function uses advanced IP address geo-location technology to verify an each online order's originating city, state, country, and continent.

IPAddressID Request Message

XML Syntax:

```
<Envelope>
   <Body>
      <IPAddressIDRequest>
        <User>
<!-- ReferenceCode is returned in your billing statement. -->
<!-- BillingCode replaces user's login name in billing details -->
<!-- QueryId is returned in results. -->
          <ReferenceCode>Ajax Corporation</ReferenceCode>
          <BillingCode>Emily Kate</BillingCode>
          <QueryId>Ajax123</QueryId>
          <GLBPurpose>1</GLBPurpose>
          <DLPurpose>1</DLPurpose>
          <EndUser>
            <CompanyName>Ajax Corporation</CompanyName>
            <StreetAddress1>3003 NW Constance Rd</StreetAddress1>
            <City>Cocoplum</City>
            <State>FL</State>
            <Zip5>33442</Zip5>
          </EndUser>
        </User>
        <SearchBy
          <IPAddress>198.10.1.211</IPAddress>
        </SearchBy>
      </IPAddressIDRequest>
   </Body>
</Envelope>
```

IPAddressID Input Tag Descriptions

Tag Name	Req?	Description
User		Structure containing User information (See *Using User Codes* on page 17.)
ReferenceCode	N	User's Reference code for the transaction
BillingCode	N	User's Billing code for the transaction
GLBPurpose	Y	Based on the **Gramm-Leach-Bliley Act**, this is an integer value [0-6] to indicate the reason this query is being made. See *GLB Purpose* on page 155.
DLPurpose	Y	Pursuant to the **Driver's Privacy Protection Act of 1994 (DPPA)**, this is an integer value [0-7] to indicate the reason this query is being made. See *DL Purpose* on page 156.
QueryId	N	User's QueryId code for the transaction (returned in results)
EndUser		Structure containing information about the entity on whose behalf the report is run.
CompanyName	N	The entity on whose behalf the report is run.
StreetAddress1	N	Address
City	N	City
State	N	State
Zip5	N	Five-digit Zip Code
SearchBy		Input for identification lookup
IPAddress	N	IP Address to verify

IPAddressID Response Message

IPAddressID Result Tag Descriptions:

Tag Name	Description
Header	Structure containing Header information
TransactionId	Unique transaction identifier
Status	Response status
Message	Optional description of the status (e.g., the error that occurred)
QueryId	Submitted QueryId
Exceptions	Structure containing one or more exceptions
Code	The error code for the problem encountered
Source	The system component reporting the problem
Message	A description of the error that occurred
Result	Structure containing query result
InputEcho	Structure "echoing" submitted data
IPAddress	IP Address
IPAddressID	Information regarding submitted IP Address
AreaCode	Area Code
RoutingType	Routing Type (See *IP Routing* Types below
SecondLevelDomain	Second Level Domain
Continent	Continent (See *Continent Codes* below)
TopLevelDomain	Top Level Domain (e.g., COM, EDU, NET)
Zip	Zip Code
State	State
Country	Country

Continent Codes

Code	Description
1	Africa
2	Asia
3	Australia
4	Europe
5	North America
6	Oceania
7	South America
8	Antarctica

IP Routing Types

Code	Description
01	Fixed
02	Anonymizer
03	AOL
04	POP
05	Super POP
06	Satellite
07	Cache Proxy
08	International Proxy
09	Regional Proxy
10	Mobile Gateway
11	Unknown
12	T1 Line
13	Broadband
14	Cable
15	DSL
16	Dial-up

FraudPoint Functions

FraudPoint Function

This function allows you to perform a FraudPoint Score query, a FraudPoint Attributes query, or both. Additionally,, you can include a Red Flags Rules Report.

Use the FraudPointModel tag and the IncludeRiskIndices tag to perform a FraudPoint Score query. Use the AttributesVersionRequest tag to perform a FraudPoint Attributes query. Use the RedFlagsReport tag to perform a Red Flags Rules Report query. You can also include Risk Indices, summarized as a 1-9 value, to provide powerful insight into the type of identity fraud that is potentially associated with the input details.

Minimum Required Input Options and Optimal Input Options

To initiate FraudPoint searches, you have the option of providing several different data elements about search subjects. It is possible to perform FraudPoint searches with a minimum of input data. Minimum input options are:

- **Last name, First name, Street address, and ZIP code (preferred)**
- Last name, First name, and SSN

Of these two minimum-entry options, the first is preferred because it has proven to be better at predicting fraud than the second.

However, FraudPoint performs best when all of these data elements are submitted:

- Last name
- First name
- Street address
- City and State (OR) ZIP code
- Phone number
- SSN
- Date of birth

When these data elements are not provided in a search, their absence may impact results giving you a less complete understanding of the fraud risk associated with the individuals. LexisNexis recommends that you provide all of these data elements on search subjects to achieve more complete results.

FraudPoint Request Message

XML Syntax:

```
<Envelope>
   <Body>
      <FraudPointRequest>
        <User>
<!-- ReferenceCode is returned in your billing statement. -->
<!-- BillingCode replaces user's login name in billing details -->
<!-- QueryId is returned in results. -->
          <ReferenceCode>Ajax Corporation</ReferenceCode>
          <BillingCode>Emily Kate</BillingCode>
          <QueryId>Ajax123</QueryId>
          <GLBPurpose>1</GLBPurpose>
          <DLPurpose>1</DLPurpose>
          <EndUser>
            <CompanyName>Ajax Corporation</CompanyName>
            <StreetAddress1>3003 NW Constance Rd</StreetAddress1>
            <City>Cocoplum</City>
            <State>FL</State>
            <Zip5>33442</Zip5>
          </EndUser>
        </User>
        <Options>
          <IncludeModels>
            <FraudPointModel>FP1109_0</FraudPointModel>
          </IncludeModels>
          <AttributesVersionRequest>FraudPointAttrv2</AttributesVersionRequest>
          <RedFlagsReport>Version1</RedFlagsReport>
          <IncludeRiskIndices>true</IncludeRiskIndices>
       </Options>
        <SearchBy>
          <Name>
            <First>JOHN</First>
            <Middle>HENRY</Middle>
            <Last>DOE</Last>
            <Suffix>JR</Suffix>
          </Name>
          <Address>
            <StreetAddress1>4711 NW BRONTE WAY</StreetAddress1>
            <State>FL</State>
            <City>DEERFIELD BEACH</City>
            <Zip5>33442</Zip5>
          </Address>
```

```
         <DOB>
            <Year>1955</Year>
            <Month>07</Month>
            <Day>06</Day>
          </DOB>
          <SSN>000456789</SSN>
          <Phone10>9545552222</Phone10>
          <WorkPhone>5615559999</WorkPhone>
          <IPAddress>198.10.1.211</IPAddress>
          <Email>JIMBO@EXAMPLE.COM</Email>
        </SearchBy>
      </FraudPointRequest>
   </Body>
</Envelope>
```

FraudPoint Input Tag Descriptions

Tag Name	Req?	Description
User		Structure containing User information (See *Using User Codes* on page 17.)
ReferenceCode	N	User's Reference code for the transaction
BillingCode	N	User's Billing code for the transaction
GLBPurpose	Y	Based on the **Gramm-Leach-Bliley Act**, this is an integer value [0-6] to indicate the reason this query is being made. See *GLB Purpose* on page 155.
DLPurpose	Y	Pursuant to the **Driver's Privacy Protection Act of 1994 (DPPA)**, this is an integer value [0-7] to indicate the reason this query is being made. See *DL Purpose* on page 156.
QueryId	N	User's QueryId code for the transaction (returned in results)
EndUser		Structure containing information about the entity on whose behalf the report is run.
CompanyName	N	The entity on whose behalf the report is run.
StreetAddress1	N	Address
City	N	City
State	N	State
Zip5	N	Five-digit Zip Code
Options	N	Structure containing search options
IncludeModels		Structure to request scoring models.
FraudPointModel		If set to **FP1109_0** the FraudPointModel is included.
AttributesVersionRequest	N	To include, set the value to FraudPointAttrv2.
RedFlagsReport	N	To include, set to **Version1**.
IncludeRiskIndices	N	If set to **1** or **true**, the result includes Risk Indicies
SearchBy		Input for lookup
Name	N	Structure containing name of the individual to identify
Full	N_1	Currently not used for input
First	N	First name of the individual to identify
Middle	N	Middle name of the individual to identify
Last	N	Last name of the individual to identify
Suffix	N	Name suffix of the individual to identify
Prefix	N_1	Currently not used for input
Address	N	Structure containing address of the individual to identify
StreetName	N_1	Currently not used for input
StreetNumber	N_1	Currently not used for input
StreetPreDirection	N_1	Currently not used for input
StreetPostDirection	N_1	Currently not used for input
StreetSuffix	N_1	Currently not used for input
UnitDesignation	N_1	Currently not used for input

Tag Name	Req?	Description
UnitNumber	N_1	Currently not used for input
StreetAddress1	N	First address line for the individual to verify (unparsed)
StreetAddress2	N_1	Currently not used for input
State	N	State
City	N	City
Zip5	N	Five-digit ZIP code
Zip4	N_3	Currently not used for input
County	N_3	Currently not used for input
PostalCode	N_3	Currently not used for input
StateCityZip	N_1	Currently not used for input
DOB	N	Structure containing Date of Birth of the individual to identify
Year	N	YYYY
Month	N	MM
Day	N	DD
SSN	N	Social Security Number of the individual to identify (nnnnnnnnn, no dashes)
Phone10	N	Ten-digit Phone number (nnnnnnnnnn, no dashes)
WorkPhone	N	Ten-digit Work Phone number (nnnnnnnnnn, no dashes)
DriverLicenseNumber	N_1	Currently not used for input
DriverLicenseState	N_1	Currently not used for input
IPAddress	N	IP Address to verify
Email	N	Email Address
Channel	N	Currently not used for input
Income	N	Currently not used for input
OwnOrRent	N	Currently not used for input
LocationIdentifier	N	Currently not used for input
OtherApplicationIdentifier1	N	Currently not used for input
OtherApplicationIdentifier2	N	Currently not used for input
OtherApplicationIdentifier3	N	Currently not used for input
ApplicationDateTime		Currently not used for input
Year	N	Currently not used for input
Month	N	Currently not used for input
Day	N	Currently not used for input
Hour24		Currently not used for input
Minute		Currently not used for input
Second		Currently not used for input

FraudPoint Response Message

FraudPoint Result Tag Descriptions:

Tag Name	Description
Header	Structure containing Header information
TransactionId	Unique transaction identifier
Status	Response status
Message	Optional description of the status (e.g., the error that occurred)
QueryId	Submitted QueryId
Exceptions	Structure containing one or more exceptions
Code	The error code for the problem encountered
Source	The system component reporting the problem
Message	A description of the error that occurred
Result	Structure containing query result
InputEcho	Structure "echoing" submitted data
Name	Structure containing name information
Full	Full Name
First	First Name
Middle	Middle Name
Last	Last Name
Suffix	Generational suffix (e.g., JR, SR, etc)
Prefix	Name Prefix (e.g., DR, MS, etc)
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Pre-direction portion of address (e.g., NW)
StreetName	Street Name portion of address
StreetSuffix	Street Suffix portion of address (e.g., ST, AVE)
StreetPostDirection	Post-direction portion of address (e.g., S)
UnitDesignation	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	Unit Number portion of address
StreetAddress1	First line of address (unparsed)
StreetAddress2	Second line of address (unparsed)
State	State
City	City
Zip5	Five-digit ZIP code
Zip4	Four-digit ZIP PLUS code
County	County
PostalCode	Postal Code

Tag Name	Description
StateCityZip	Unparsed City, state and zip portion of address
DOB	Date of Birth
Year	YYYY
Month	MM
Day	DD
SSN	Social Security Number
Phone10	Ten-digit Phone number
DriverLicenseNumber	Currently not used
DriverLicenseState	Currently not used
IPAddress	IP Address
Email	Email
Channel	Channel
Income	Income
OwnOrRent	Own Or Rent indicator
LocationIdentifier	Location Identifier
OtherApplicationIdentifie	Other Application Identifier
OtherApplicationIdentifie	Other Application Identifier
OtherApplicationIdentifie	Other Application Identifier
ApplicationDateTime	Structure containing Application Date Time
Year	Year
Month	Month
Day	Day
Hour24	Hour (24-hour format)
Minute	Minute
Second	Second
Attributes	Structure containing One or more Attributes
Attribute	Structure containing One Attribute
Name	Attribute Name
Value	Attribute Value
RedFlagsReport	Structure containing Red Flags Report details
Version	Version
RedFlags	Structure containing one or more Red Flags
RedFlag	Structure containing details about one Red Flag
Name	Name of Red Flag
HighRiskIndicators	Structure containing one or more High Risk Indicators.
HighRiskIndicator	Structure containing one High Risk Indicator
RiskCode	RiskCode
Description	Description

Tag Name	Description
Sequence	Sequence
Models	Structure containing one or more Model results
Model	Structure containing one Model result
Name	Name of Model (FraudPoint)
Scores	Structure containing one or more scores (See *FraudPoint Results* on page 129 for details.)
Score	Structure containing one score
Type	Type of Score
Value	Score Value
RiskIndices	Structure containing one or more Risk Index
RiskIndex	Structure containing one Risk Index
Name	Risk Index Name
Value	Risk Index Value
RiskIndicators	Structure containing one or more Risk Indicators
RiskIndicator	Structure containing one Risk Indicator
RiskCode	Risk Code (Warning Codes)
Description	Description
Sequence	Sequence

FraudPoint Results

FraudPoint Attributes

FraudPoint Attributes return model-ready variables that capture key pieces of an identity profile that are strongly related to the probability of identity fraud. FraudPoint Attributes assess independent facets of both the application input elements and the actual subject of the application. Use these specific elements to enhance or build on-boarding models to evaluate identities that display a high likelihood of identity fraud.

Fraud Risk Score

The FraudPoint Score is a three-digit numeric score that predicts the likelihood that an application contains fraudulent or misrepresented information and will result in identity fraud if the account is opened.

The Score presents results in a three-digit score ranging from 300 (highest fraud risk) to 999 (lowest fraud risk).

Fraud Risk Indices

Fraud Risk Indicies are is a set of six unique risk indices that provide additional insights into the type of identity fraud risk potentially associated with the input details.

Each risk index ranges from 1-9; with a 1 indicating the lowest likelihood of that fraud risk condition and a 9 indicating the highest likelihood of that fraud risk condition.

These unique fraud risk indices have been designed by analytical fraud experts to detect different fraud schemes. This capability enables fraud investigators to quickly determine the type of identity fraud risk potentially associated with the input details so they can more quickly take the appropriate fraud prevention and investigation measures.

Stolen Identity Index

Indicates the risk that the transaction is in connection with a real identity that has been compromised. For example, the identity is applying with a new address that is not likely associated with the true owner of the identity.

Synthetic Identity Index

Indicates the risk that the input identity is a synthetic identity. For example, this identity is only reported by credit bureaus or is missing characteristics of normal identities.

Manipulated Identity Index

Indicates the risk that the identity is being intentionally manipulated. For example, there is a suspicious amount of variation of the personally identifiable information associated with this identity.

Vulnerable Victim Index:

Indicates the identity profile is at risk for being a victim of identity fraud. For example, a high occupancy location or minors.

Friendly Fraud Index:

Indicates the identity profile is at risk for being a victim of identity fraud perpetrated by a close associate. For example, the individual has high risk relatives and close associates.

Suspicious Activity Index:

Indicates the level of suspicious and high risk activity previously observed for the input elements. For example, the input elements tied to records previously deemed suspicious or high risk.

FraudPoint Warning Codes (Risk Indicator Risk Codes)

The third component of the FraudPoint Score solution is a set of up to six warning codes, which provide additional granular insight to pinpoint the high identity fraud risk conditions that most contributed to the Fraud Risk Score.

Warning Codes or Risk indicators—in and of themselves—are not necessarily indicators of fraud or of any fraudulent intent. They are value added attributes that indicate information that may have contributed to a lower score (For example, **02** indicates that the input SSN is reported as deceased) or may simply indicate additional information about one of the input data elements (For example, **10** indicates that the input phone is a mobile number)

Questions or concerns raised by the return of some risk indicators can be resolved by providing additional information in an input submission (For example, **80** indicates that no input phone was entered). Others may suggest taking additional steps, such as using another function to backfill missing or incorrect information, or contacting the applicant to request or clarify information.

Risk indicators are provided to assist in interpreting the scores and assist in exception processing decisions, especially when an applicant falls near a certain threshold.

The table below contains all possible risk indicators and their descriptions. These are subject to change at any time, but the structure of the result set will remain the same (For example, **02** will always remain the code for an SSN that has been reported as deceased).

For example:

```
<RiskIndicators>
  <RiskIndicator>
     <RiskCode>80</RiskCode>
     <Description>The input phone was missing or incomplete </Description>
  </RiskIndicator>
</RiskIndicators>
```

The following is a list of all possible warning codes and their `Descriptions`.

Warning Code	FraudPoint Warning Code Description
Identity Information Warning Codes	
34	Incomplete verification
BO	Identity sourced only by national credit bureaus
FQ	High velocity of identity events
Missing Elements Warning Codes	
81	The input date-of-birth was missing or incomplete
77	The input name was missing
78	The input address was missing
SSN Related Warning Codes	
51	The input last name is not associated with the input SSN
52	The input first name is not associated with input SSN
02	The input SSN is reported as deceased
03	The input SSN was issued prior to the input Date of Birth
06	The input SSN is invalid
38	The input SSN is associated with multiple last names
39	The input SSN is recently issued

Warning Code	FraudPoint Warning Code Description
66	The input SSN is associated with a different last name, same first name
71	The input SSN is not found in the public record
72	The input SSN is associated with a different name and address
MN	The input SSN was issued within the last seventeen years
85	The input SSN was issued to a non-US citizen
89	The input SSN was issued within the last three years
90	The input SSN was issued after age five (post-1990)
79	The input SSN/TIN was missing or incomplete
MI	Multiple identities associated with input SSN
MS	Multiple SSNs reported with applicant
Address & Zip Code Warning Codes	
11	The input address may be invalid according to postal specifications
13	The input address has an invalid apartment designation
50	The input address matches a prison address
64	The input address returns a different phone number
14	The input address is a transient commercial or institutional address
PO	The primary input address is a P.O. Box
9K	Address dwelling type
FV	Address reported vacant
9D	Change of address frequency
PA	Potential address discrepancy - the input address may be a previous address
12	The input zip code belongs to a post office box
40	The input zip code is a corporate-only, military zip code
49	The input phone and address are geographically distant (>10 miles)
Home Phone & Work Phone Warning Codes	
49	The input phone and address are geographically distant (>10 miles)
07	The input phone number may be disconnected
08	The input phone number is potentially invalid
09	The input phone number is a pager number
10	The input phone number is a mobile number
15	The input phone number matches a transient commercial or institutional address
16	The input phone number and input zip code combination is invalid
73	The input phone number is not found in the public record
74	The input phone number is associated with a different name and address
80	The input phone was missing or incomplete
53	The input home phone and work phone are geographically distant (>100 miles)
55	The input work phone is potentially invalid
56	The input work phone is potentially disconnected

Warning Code	FraudPoint Warning Code Description
57	The input work phone is a mobile number
82	The input name and address return a different phone number
75	The input name and address are associated with an unlisted/non-published phone number
IP Address Related Warning Codes	
IA	The input IP address is unknown
IE	The input IP address second-level domain is unknown
IF	The input IP address is not assigned to the United States
IG	The input IP address is non-routable over the internet
II	The input IP address is assigned to a different state/province than the input state/province
IJ	The input IP address is assigned to a different postal code than the input postal code
IK	The input IP address is assigned to a different area code than the input phone number

FraudPoint Attributes

The following Attributes are in the **`FraudPointAttrv2`** group

AddrChangeCrimeDiff
AddrChangeDistance
AddrChangeEconTrajectory
AddrChangeEconTrajectoryIndex
AddrChangeIncomeDiff
AddrChangeStateDiff
AddrChangeValueDiff
AssocCount
AssocCreditBureauOnlyCount
AssocCreditBureauOnlyCountMonth
AssocCreditBureauOnlyCountNew
AssocDistanceClosest
AssocHighRiskTopologyCount
AssocRiskLevel
AssocSuspicousIdentitiesCount
ComponentCharRiskLevel
CorrelationAddrNameCount
CorrelationAddrPhoneCount
CorrelationPhoneLastNameCount
CorrelationRiskLevel
CorrelationSSNAddrCount
CorrelationSSNNameCount
CurrAddrActivePhoneList
CurrAddrAgeNewest
CurrAddrAgeOldest
CurrAddrBurglaryIndex
CurrAddrCarTheftIndex
CurrAddrCrimeIndex
CurrAddrDwellType
CurrAddrLenOfRes
CurrAddrMedianIncome
CurrAddrMedianValue
CurrAddrMurderIndex
CurrAddrStatus
DivAddrIdentityCount
DivAddrIdentityCountNew
DivAddrIdentityMSourceCount
DivAddrPhoneCount
DivAddrPhoneCountNew
DivAddrPhoneMSourceCount
DivAddrSSNCount
DivAddrSSNCountNew
DivAddrSSNMSourceCount
DivAddrSuspIdentityCountNew
DivPhoneAddrCount
DivPhoneAddrCountNew
DivPhoneIdentityCount
DivPhoneIdentityCountNew
DivPhoneIdentityMSourceCount
DivRiskLevel
DivSearchAddrIdentityCount
DivSearchAddrSuspIdentityCount
DivSearchPhoneIdentityCount
DivSearchSSNIdentityCount
DivSSNAddrCount
DivSSNAddrCountNew
DivSSNAddrMSourceCount
DivSSNIdentityCount
DivSSNIdentityCountNew
DivSSNIdentityMSourceCount
DivSSNIdentityMSourceUrelCount
DivSSNLNameCount
DivSSNLNameCountNew
IdentityAgeNewest
IdentityAgeOldest
IdentityAgeRiskIndicator
IdentityRecentUpdate
IdentityRecordCount
IdentityRiskLevel
IdentitySourceCount
IDVerAddrCreditBureauCount
IDVerAddress
IDVerAddressAssocCount
IDVerAddressNotCurrent
IDVerAddressSourceCount
IDVerDOB
IDVerDOBSourceCount
IDVerDriversLicense
IDVerName
IDVerPhone
IDVerRiskLevel
IDVerSSN
IDVerSSNCreditBureauCount
IDVerSSNCreditBureauDelete
IDVerSSNSourceCount
InputAddrActivePhoneList
InputAddrAgeNewest
InputAddrAgeOldest
InputAddrBusinessCount
InputAddrDelivery
InputAddrDwellType
InputAddrLenOfRes
InputAddrNBRHDBurglaryIndex
InputAddrNBRHDBusinessCount
InputAddrNBRHDCarTheftIndex
InputAddrNBRHDCrimeIndex
InputAddrNBRHDMedianIncome
InputAddrNBRHDMedianValue
InputAddrNBRHDMobilityIndex
InputAddrNBRHDMultiFamilyCount
InputAddrNBRHDMurderIndex
InputAddrNBRHDSingleFamilyCount
InputAddrNBRHDVacantPropCount
InputAddrOccupantOwned
InputAddrType
InputPhoneType
IPContinent
IPCountry
IPState
PrevAddrAgeNewest
PrevAddrAgeOldest
PrevAddrBurglaryIndex
PrevAddrCarTheftIndex
PrevAddrCrimeIndex
PrevAddrDwellType
PrevAddrLenOfRes
PrevAddrMedianIncome
PrevAddrMedianValue
PrevAddrMurderIndex
PrevAddrOccupantOwned
PrevAddrStatus
SearchAddrSearchCount
SearchAddrSearchCountDay
SearchAddrSearchCountMonth
SearchAddrSearchCountWeek
SearchAddrSearchCountYear
SearchBankingSearchCount
SearchBankingSearchCountDay
SearchBankingSearchCountMonth
SearchBankingSearchCountWeek
SearchBankingSearchCountYear
SearchComponentRiskLevel
SearchCount
SearchCountDay
SearchCountMonth
SearchCountWeek
SearchCountYear
SearchFraudSearchCount
SearchFraudSearchCountDay
SearchFraudSearchCountMonth
SearchFraudSearchCountWeek
SearchFraudSearchCountYear
SearchHighRiskSearchCount
SearchHighRiskSearchCountDay
SearchHighRiskSearchCountMonth
SearchHighRiskSearchCountWeek
SearchHighRiskSearchCountYear
SearchLocateSearchCount
SearchLocateSearchCountDay
SearchLocateSearchCountMonth
SearchLocateSearchCountWeek
SearchLocateSearchCountYear
SearchPhoneSearchCount
SearchPhoneSearchCountDay
SearchPhoneSearchCountMonth
SearchPhoneSearchCountWeek
SearchPhoneSearchCountYear
SearchSSNSearchCount
SearchSSNSearchCountDay
SearchSSNSearchCountMonth
SearchSSNSearchCountWeek
SearchSSNSearchCountYear
SearchUnverifiedAddrCountYear
SearchUnverifiedDOBCountYear
SearchUnverifiedPhoneCountYear
SearchUnverifiedSSNCountYear
SearchVelocityRiskLevel
SourceAccidents
SourceAssets
SourceBusinessRecords
SourceCreditBureau
SourceCreditBureauAgeChange
SourceCreditBureauAgeNewest
SourceCreditBureauAgeOldest
SourceCreditBureauCount
SourceDoNotMail
SourceEducation
SourceFirstReportingIdentity
SourceOccupationalLicense
SourceOnlineDirectory
SourcePhoneDirectoryAssistance
SourcePhoneNonPublicDirectory
SourceProperty
SourcePublicRecord
SourcePublicRecordCount
SourcePublicRecordCountYear
SourceRiskLevel
SourceVoterRegistration
SSNHighIssueAge

SSNIssueState
SSNLowIssueAge
SSNNonUS
ValidationAddrProblems
ValidationDLProblems
ValidationIPProblems
ValidationPhoneProblems
ValidationRiskLevel
ValidationSSNProblems
VariationAddrChangeAge
VariationAddrCountNew
VariationAddrCountYear
VariationAddrStability
VariationDOBCount
VariationDOBCountNew
VariationIdentityCount
VariationLastNameCount
VariationLastNameCountNew
VariationMSourcesSSNCount
VariationMSourcesSSNUnrelCount
VariationPhoneCount
VariationPhoneCountNew
VariationRiskLevel
VariationSearchAddrCount
VariationSearchPhoneCount
VariationSearchSSNCount
VariationSSNCount
VariationSSNCountNew

Anti-Money Laundering Functions

Anti-Money Laundering Risk Attributes

LexisNexis® Anti-Money Laundering (AML) Risk Attributes are a set of non-FCRA indicators that are designed to help f inancial institutions during the Bank Security Act (BSA)/AML due diligence process.

The indicators provide critical, typically missed, customer information that can be used at any point in the account lifecycle. The indicators, each summarized as a 1-9 value, are designed to highlight areas of customer tendencies that may be associated with the risk of money laundering and to pinpoint areas of a customer's behavior that may require additional scrutiny.

The solution optionally provides insight into the customer's velocity of negative news articles that are associated with money laundering.

With access to recent, robust, lifestyle information, financial institutions can help ensure that risk ratings are appropriate to more effectively scrutinize customers. Financial institutions can use AML Risk Attributes to help them quickly determine the level of customer scrutiny that is needed to perform appropriate due diligence for the following activities:

On-boarding	Receive a more thorough picture of customers to more accurately assign an initial BSA/AML Risk Rating.
Monitoring	Automatically monitor the velocity and propensity of customer life changes that may be associated with money laundering risk. By periodically refreshing customer information and combining it with internally known f inancial institution information, the f inancial institution can maintain a better picture of their customers. Additionally, f inancial institutions can log historical information. This helps them monitor their customers and any associated changes over the life of the customer account.
Alert management	Using the indicators in conjunction with alerts allows f inancial institutions to prioritize the highest alerts.
Alert investigation	Receive a core and consistent set of key customer information at the beginning of every investigation. With this valuable information, investigations can receive a jump-start by highlighting areas of customer tendencies that may be associated with the risk of money laundering.

AntiMoneyLaunderingRiskAttributes Request Message

XML Syntax:

```
<Envelope>
   <Body>
      <AntiMoneyLaunderingRiskAttributesRequest>
        <User>
<!-- ReferenceCode is returned in your billing statement. -->
<!-- BillingCode replaces user's login name in billing details -->
<!-- QueryId is returned in results. -->
          <ReferenceCode>Ajax Corporation</ReferenceCode>
          <BillingCode>Emily Kate</BillingCode>
          <QueryId>Ajax123</QueryId>
          <GLBPurpose>1</GLBPurpose>
          <DLPurpose>1</DLPurpose>
          <EndUser>
            <CompanyName>Ajax Corporation</CompanyName>
            <StreetAddress1>3003 NW Constance Rd</StreetAddress1>
            <City>Cocoplum</City>
            <State>FL</State>
            <Zip5>33442</Zip5>
          </EndUser>
        </User>
        <Options>
<!-- Request either AMLRIndvAttrV1 or AMLRBusAttrV1-->
<!-- This specifies whether to search for an individual or a business -->
          <AttributesVersionRequest>AMLRBusAttrV1</AttributesVersionRequest>
          <IncludeNewsAttributes>1</IncludeNewsAttributes>
       </Options>
        <SearchBy>
<!—Include search criteria for either Individual or Business -->
          <Individual>
          <UniqueId>000000000000</UniqueId>
<!-- Use either unparsed format or parsed format to submit a Name  -->
<!-- You shouldn't use both. If you submit both, only unparsed form is considered -->
<!-- unparsed format -->
            <Name>
              <Full>JOHN HENRY DOE JR</Full>
            </Name>
<!-- parsed format -->
            <Name>
              <First>JOHN</First>
              <Middle>HENRY</Middle>
              <Last>DOE</Last>
              <Suffix>JR</Suffix>
            </Name>
```

```
<!-- Use either unparsed format or parsed format to submit an address -->
<!-- You can also use any combination that does not provide redundant input -->
<!-- unparsed format -->
            <Address>
              <StreetAddress1>4711 NW BRONTE WAY</StreetAddress1>
              <StreetAddress2>APT B11</StreetAddress2>
              <StateCityZip>DEERFIELD BEACH, FL 33442</StateCityZip>
            </Address>
<!-- parsed format -->
            <Address>
              <StreetName>BRONTE</StreetName>
              <StreetNumber>4711</StreetNumber>
              <StreetPreDirection>NW</StreetPreDirection>
              <StreetSuffix>WAY</StreetSuffix>
              <UnitDesignation>APT</UnitDesignation>
              <UnitNumber>B11</UnitNumber>
              <State>FL</State>
              <City>DEERFIELD BEACH</City>
              <Zip5>33442</Zip5>
            </Address>
            <DOB>
              <Year>1955</Year>
              <Month>07</Month>
              <Day>06</Day>
            </DOB>
            <SSN>000456789</SSN>
          </Individual>
<!–Include search criteria for either Individual or Business -->
          <Business>
            <BusinessId>000000000000</BusinessId>
            <CompanyName>ACME INC</CompanyName>
            <AlternateCompanyName>ACME PRODUCTS</AlternateCompanyName>
<!-- Use either unparsed format or parsed format to submit an address -->
<!-- You can also use any combination that does not provide redundant input -->
<!-- unparsed format -->
            <Address>
              <StreetAddress1>4711 NW BRONTE WAY</StreetAddress1>
              <StreetAddress2>APT B11</StreetAddress2>
              <StateCityZip>DEERFIELD BEACH, FL 33442</StateCityZip>
            </Address>
<!-- parsed format -->
            <Address>
              <StreetName>BRONTE</StreetName>
              <StreetNumber>4711</StreetNumber>
              <StreetPreDirection>NW</StreetPreDirection>
              <StreetSuffix>WAY</StreetSuffix>
              <UnitDesignation>APT</UnitDesignation>
              <UnitNumber>B11</UnitNumber>
              <State>FL</State>
              <City>DEERFIELD BEACH</City>
              <Zip5>33442</Zip5>
            </Address>
            <Phone>9545552222</Phone>
            <FEIN>000456789</FEIN>
          </Business>
        </SearchBy>
      </AntiMoneyLaunderingRiskAttributesRequest>
   </Body>
</Envelope>
```

AntiMoneyLaunderingRiskAttributes Input Tag Descriptions

Tag Name	Req?	Description
User		User information (See *Using User Codes* on page 17.)
ReferenceCode	N	User's Reference code for the transaction
BillingCode	N	User's Billing code for the transaction
GLBPurpose	Y	Based on the **Gramm-Leach-Bliley Act**, this is an integer value [0-6] to indicate the reason this query is being made. See *GLB Purpose* on page 155.
DLPurpose	Y	Pursuant to the **Driver's Privacy Protection Act of 1994 (DPPA)**, this is an integer value [0-7] to indicate the reason this query is being made. See *DL Purpose* on page 156.
QueryId	N	User's QueryId code for the transaction (returned in results)
EndUser		Structure containing information about the entity on whose behalf the report is run.
CompanyName	N	The entity on whose behalf the report is run.
StreetAddress1	N	Address
City	N	City
State	N	State
Zip5	N	Five-digit Zip Code
Options	N	Structure containing search options
AttributesVersionRequest	Y	The AttributeVersion requested. [AMLRIndvAttrV1 | AMLRBusAttrV1]
IncludeNewsAttributes	N	If set to 1 or true, the result will include News attributes
SearchBy		Input for lookup
Individual	N	Structure containing information pertaining to an Individual
UniqueId	N_1	The individual's LexisNexis® LexID℠
Name	N	Structure containing name of the individual
Full	N_1	Full Name
First	N_1	First name of the individual to identify
Middle	N	Middle name of the individual to identify
Last	N_1	Last name of the individual to identify
Suffix	N	Name suffix of the individual to identify
Prefix	N_1	Currently not used for input
Address	N_1	Structure containing address
StreetName	N_1	Street Name portion of address
StreetNumber	N_1	House number portion of address
StreetPreDirection	N_1	Pre-direction portion of address (e.g., NW)
StreetPostDirection	N_1	Post-direction portion of address (e.g., S)
StreetSuffix	N_1	Street Suffix portion of address (e.g., ST, AVE)
UnitDesignation	N_1	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	N_1	Unit Number portion of address
StreetAddress1	N	First address line for the individual to look up.

Tag Name	Req?	Description
StreetAddress2	N[1]	Last address line for the individual to look up.
State	N[1]	State
City	N[1]	City
Zip5	N[1]	Five-digit ZIP code
Zip4	N[3]	Currently not used for input
County	N[3]	Currently not used for input
PostalCode	N[3]	Currently not used for input
StateCityZip	N[1]	Unparsed State, City, and ZIP.
Phone	N	Ten-digit Telephone number (nnnnnnnnnn, no dashes)
DOB	N	Structure containing Date of Birth of the individual
Year	N	YYYY
Month	N	MM
Day	N	DD
SSN	N[1]	Social Security Number (nnnnnnnnn, no dashes)
Business	N	Structure containing information pertaining to an Business
BusinessId	N[1]	The LexisNexis® LexID℠ for the Business
CompanyName	N	Company Name
AlternateCompanyName	N	Alternate Company Name
Address	N[1]	Structure containing address
StreetName	N[1]	Street Name portion of address
StreetNumber	N[1]	House number portion of address
StreetPreDirection	N[1]	Pre-direction portion of address (e.g., NW)
StreetPostDirection	N[1]	Post-direction portion of address (e.g., S)
StreetSuffix	N[1]	Street Suffix portion of address (e.g., ST, AVE)
UnitDesignation	N[1]	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	N[1]	Unit Number portion of address
StreetAddress1	N	First address line for the individual to look up.
StreetAddress2	N[1]	Last address line for the individual to look up.
State	N	State
City	N	City
Zip5	N	Five-digit ZIP code
Zip4	N[3]	Currently not used for input
County	N[3]	Currently not used for input
PostalCode	N[3]	Currently not used for input
StateCityZip	N[1]	Unparsed State, City, and ZIP.
Phone	N	Ten-digit Telephone number (nnnnnnnnnn, no dashes)
FEIN	N[1]	Federal Employer Identification Number (nnnnnnnnn, no dashes)

1. While these fields are not individually required, you must provide sufficient input to meet the minimum required input. See Minimum Required input on page 140.

Minimum Required input

For an Individual:

- FirstName, LastName, Street Address (parsed or unparsed), Zip

  or

- FirstName, LastName, SSN

  or

- UniqueId (The LexisNexis® LexID℠)

For a Business:

- CompanyName, Street Address (parsed or unparsed), and ZIP

  or

- CompanyName and FEIN

  or

- BusinessId (The LexisNexis® LexID℠ for a business)

AntiMoneyLaunderingRiskAttributes Response Message

AntiMoneyLaunderingRiskAttributes Result Tag Descriptions:

Tag Name	Description
Header	Structure containing Header information
TransactionId	Unique transaction identifier
Status	Response status
Message	Optional description of the status (e.g., the error that occurred)
QueryId	Submitted QueryId
Exceptions	Not used
Code	Not used
Source	Not used
Message	Not used
Result	Structure containing query result
InputEcho	Structure “echoing” submitted data
Individual	Structure containing information about an individual
UniqueId	The individual’s LexisNexis® LexID℠
Name	Structure containing name information
Full	Full Name
First	First Name
Middle	Middle Name
Last	Last Name
Suffix	Generational suffix (e.g., JR, SR, etc)
Prefix	Name Prefix (e.g., DR, MS, etc)
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Pre-direction portion of address (e.g., NW)
StreetName	Street Name portion of address
StreetSuffix	Street Suffix portion of address (e.g., ST, AVE)
StreetPostDirection	Post-direction portion of address (e.g., S)
UnitDesignation	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	Unit Number portion of address
StreetAddress1	First line of address (unparsed)
StreetAddress2	Second line of address (unparsed)
State	State
City	City
Zip5	Five-digit ZIP code
Zip4	Four-digit ZIP PLUS code
County	County

Tag Name	Description
PostalCode	Postal Code
StateCityZip	Unparsed City, state and zip portion of address
Phone	Ten-digit Phone number
DOB	Date of Birth
Year	YYYY
Month	MM
Day	DD
SSN	Social Security Number
Business	Structure containing information about a business
BusinessId	The LexisNexis® LexID℠ for a business
CompanyName	Company Name
AlternateCompanyName	Alternate Company Name
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Pre-direction portion of address (e.g., NW)
StreetName	Street Name portion of address
StreetSuffix	Street Suffix portion of address (e.g., ST, AVE)
StreetPostDirection	Post-direction portion of address (e.g., S)
UnitDesignation	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	Unit Number portion of address
StreetAddress1	First line of address (unparsed)
StreetAddress2	Second line of address (unparsed)
State	State
City	City
Zip5	Five-digit ZIP code
Zip4	Four-digit ZIP PLUS code
County	County
PostalCode	Postal Code
StateCityZip	Unparsed City, state and zip portion of address
Phone	Ten-digit Phone number
FEIN	Federal Employer Identification Number
UniqueId	The individual's LexisNexis® LexID℠
BusinessId	The LexisNexis® LexID℠ for a business
AttributeGroup	Structure containing a group of Attributes
Name	Name of the Attribute group
Attributes	Structure containing One or more Attributes
Attribute	Structure containing One Attribute
Name	Attribute Name
Value	Attribute Value

Anti-Money Laundering Risk Attributes

The following attributes are returned in the response.

If **AMLRIndvAttrV1** is requested, the Individual Attributes are returned. If **AMLRBusAttrV1** is requested, then Business Attributes are returned.

The attributes related to news are only returned if **IncludeNewsAttributes** is set to 1 or true.

Individual Attributes AMLRIndvAttrV1 group	Business Attributes AMLRBusAttrV1 group
IndCitizenshipIndex	BusValidityIndex
IndMobilityIndex	BusStabilityIndex
IndLegalEventsIndex	BusLegalEventsIndex
IndAccessToFundsIndex	BusAccessToFundsIndex
IndBusinessAssocationIndex	BusGeographicIndex
IndHighValueAssetIndex	BusAssociatesIndex
IndGeographicIndex	BusIndustryRiskIndex
IndAssociatesIndex	BusAMLNegativeNews90
IndAgeRange	BusAMLNegativeNews24
IndAMLNegativeNews90	
IndAMLNegativeNews24	

Tax Refund Investigative Solution

LexisNexis® Tax Refund Investigative Solution is a powerful yet simple way for government tax agencies to screen and verify refund requests and prevent the issuing of checks for fraudulent claims.

LexisNexis Tax Refund Investigative Solution quickly screens tax refund requests against billions of current LexisNexis identity records collected from thousands of accurate and reliable sources. Our proven identity authentication tools confirm that submitted refund data is valid and use advanced linking and analytics capabilities to verify that the various data pieces are accurate.

Minimum Required Input Options and Optimal Input Options

To initiate Tax Refund Investigative searches, you have the option of providing several different data elements about search subjects. It is possible to perform searches with a minimum of input data. Minimum input options are:

- Last Name
- FirstName (or Initial)
- Social Security Number (9-digits)
- Street Address *(parsed or unparsed)*
- City and State or Zip

The service requires the minimum input to successfully process a request. When these data elements are not provided in a search, their absence may impact results giving you a less complete understanding of the fraud risk associated with the individual.

For example, if the request does not contain a value in the SSN tag, the service will not return a Deceased or Incarceration match and will not be able to calculate the Possible Age and it will not return the appropriate message in the identity filter response field.

We recommend that you provide all of these data elements on search subjects whenever possible to achieve more complete results.

Tax Refund Investigation Request Message

XML Syntax:

```
<Envelope>
   <Body>
      <TaxRefundInvestigationRequest>
        <User>
<!-- ReferenceCode is returned in your billing statement. -->
<!-- BillingCode replaces user's login name in billing details -->
<!-- QueryId is returned in results. -->
          <ReferenceCode>Ajax Corporation</ReferenceCode>
          <BillingCode>Emily Kate</BillingCode>
          <QueryId>Ajax123</QueryId>
          <GLBPurpose>1</GLBPurpose>
          <DLPurpose>1</DLPurpose>
          <EndUser>
            <CompanyName>Ajax Corporation</CompanyName>
            <StreetAddress1>3003 NW Constance Rd</StreetAddress1>
            <City>Cocoplum</City>
            <State>FL</State>
            <Zip5>33442</Zip5>
          </EndUser>
        </User>
        <Options>
          <IncludeBlankDOD>0</IncludeBlankDOD>
          <IncludeIRSState>FL</IncludeIRSState>
          <IncludeBestSSNScoreMin>90</IncludeBestSSNScoreMin>
          <IncludeBestNameScoreMin>30</IncludeBestNameScoreMin>
          <IncludeSSNScoreMin>80</IncludeSSNScoreMin>
          <IncludeNameScoreMin>30</IncludeNameScoreMin>
          <IncludeModelName>FP1210_1</IncludeModelName>
          <IncludeNPIThrehold>686</IncludeNPIThrehold>
          <IncludeFilterRule>v2_1Filter<IncludeFilterRule>
        </Options>
         <SearchBy>
<!-- Use either unparsed format or parsed format to submit a Name  -->
<!-- You shouldn't use both. If you submit both, only unparsed form is considered -->
<!-- unparsed format -->
          <Name>
            <Full>JOHN HENRY DOE JR</Full>
          </Name>
<!-- parsed format -->
          <Name>
            <First>JOHN</First>
            <Middle>HENRY</Middle>
            <Last>DOE</Last>
            <Suffix>JR</Suffix>
          </Name>
<!-- Use either unparsed format or parsed format to submit an address -->
<!-- You can also use any combination that does not provide redundant input -->
<!-- unparsed format -->
          <Address>
            <StreetAddress1>4711 NW BRONTE WAY</StreetAddress1>
            <StreetAddress2>APT B11</StreetAddress2>
            <StateCityZip>DEERFIELD BEACH, FL 33442</StateCityZip>
          </Address>
```

```
<!-- parsed format -->
          <Address>
            <StreetName>BRONTE</StreetName>
            <StreetNumber>4711</StreetNumber>
            <StreetPreDirection>NW</StreetPreDirection>
            <StreetSuffix>WAY</StreetSuffix>
            <UnitDesignation>APT</UnitDesignation>
            <UnitNumber>B11</UnitNumber>
            <State>FL</State>
            <City>DEERFIELD BEACH</City>
            <Zip5>33442</Zip5>
          </Address>
         <SSN>000456789</SSN>
         <DOB>
            <Year>1955</Year>
            <Month>07</Month>
            <Day>06</Day>
          </DOB>
        </SearchBy>
      </TaxRefundInvestigationRequest>
   </Body>
</Envelope>
```

TRIS Input Tag Descriptions

Tag Name	Req?	Description
User		Structure containing User information (See *Using User Codes* on page 17.)
ReferenceCode	N	User's Reference code for the transaction
BillingCode	N	User's Billing code for the transaction
GLBPurpose	Y	Based on the **Gramm-Leach-Bliley Act**, this is an integer value [0-6] to indicate the reason this query is being made. See *GLB Purpose* on page 155.
DLPurpose	Y	Pursuant to the **Driver's Privacy Protection Act of 1994 (DPPA)**, this is an integer value [0-7] to indicate the reason this query is being made. See *DL Purpose* on page 156.
QueryId	N	User's QueryId code for the transaction (returned in results)
EndUser		Structure containing information about the entity on whose behalf the report is run.
CompanyName	N	The entity on whose behalf the report is run.
StreetAddress1	N	Address
City	N	City
State	N	State
Zip5	N	Five-digit Zip Code
Options	N	Structure containing search options
UseNicknames	N	Currently not used for input
IncludeAlsoFound	N	Currently not used for input
UsePhonetics	N	Currently not used for input
IncludeBlankDOD	N	If set to 1 or true, returns any Deceased records without a Date of Death
ReturnCount	N	Currently not used for input
StartingRecord	N	Currently not used for input
IRSState	N	Two-letter abbreviation of the state agency that issued tax return (used to flag Best Address as out of state)
BestSSNScoreMin	$N_{1,2}$	0-100, default is 90
BestNameScoreMin	$N_{1,2}$	0-100, default is 30
SSNScoreMin	$N_{1,2}$	0-100, default is 80
NameScoreMin	$N_{1,2}$	0-100, default is 30
ModelName	$N_{1,2,3}$	Optional value: **FP1210_1** or blank to omit
NPIThreshold	$N_{1,2,3}$	0-100, default is 0
FilterRule	$N_{1,2,3}$	If set to **v2_1Filter** returns value in IdentityFilter response field. Leave blank to omit.
SearchBy	N_4	Input for lookup
Name	N_4	Structure containing name of the individual to identify
Full	N_4	Full Name
First	N_4	First name of the individual to identify

Tag Name	Req?	Description
Middle	N_4	Middle name of the individual to identify
Last	N_4	Last name of the individual to identify
Suffix	N_4	Name suffix of the individual to identify
Prefix	N	Currently not used for input
Address	N_4	Structure containing address of the individual to identify
StreetName	N_4	Street Name portion of address
StreetNumber	N_4	House number portion of address
StreetPreDirection	N_4	Pre-direction portion of address (e.g., NW)
StreetPostDirection	N_4	Post-direction portion of address (e.g., S)
StreetSuffix	N_4	Street Suffix portion of address (e.g., AVE)
UnitDesignation	N_4	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	N_4	Unit Number portion of address
StreetAddress1	N_4	First line of address (unparsed)
StreetAddress2	N	Second line of address (unparsed)
State	N_4	State
City	N_4	City
Zip5	N_4	Five-digit ZIP code
Zip4	N	Currently not used for input
County	N	Currently not used for input
PostalCode	N	Currently not used for input
StateCityZip	N	Currently not used for input
SSN	N_4	Social Security Number of the individual to identify (nnnnnnnnn, no dashes)
DOB	N	Structure containing Date of Birth of the individual to identify
Year	N	YYYY
Month	N	MM
Day	N	DD
HomePhone	N	Currently not used for input
WorkPhone	N	Currently not used for input

1. Setting a minimum score provides the ability to configure how closely the input data submitted matches to the individual's "best" data on file.
2. Options should be left at the default values unless specified by the Account Representative. If left blank, default value is used.
3. The **v2_1Filter** is the filter value required to return a value in the **`Identity_Filter`** response tag. ModelName and NPIThreshold are also required to return Identity_Filter response.
4. While these fields are not individually required, you must provide sufficient input to meet the minimum required input. See Minimum Required Input Options and Optimal Input Options*on page 144*.

TRIS Response Message

TRIS Result Tag Descriptions:

Tag Name	Description
Header	Structure containing Header information
TransactionId	Unique transaction identifier
Status	Response status
Message	Optional description of the status (e.g., the error that occurred)
QueryId	Submitted QueryId
Exceptions	Structure containing one or more exceptions
Code	The error code for the problem encountered
Source	The system component reporting the problem
Message	A description of the error that occurred
RecordCount	Record Count
TrisRecord	Structure containing query result
SubjectData	Structure containing Subject information
Name	Structure containing name information
Full	Full Name
First	First Name
Middle	Middle Name
Last	Last Name
Suffix	Generational suffix (e.g., JR, SR, etc)
Prefix	Name Prefix (e.g., DR, MS, etc)
Address	Structure containing address information
StreetNumber	House number portion of address
StreetPreDirection	Pre-direction portion of address (e.g., NW)
StreetName	Street Name portion of address
StreetSuffix	Street Suffix portion of address (e.g., ST, AVE)
StreetPostDirection	Post-direction portion of address (e.g., S)
UnitDesignation	Unit Designation portion of address (e.g., APT, SUITE)
UnitNumber	Unit Number portion of address
StreetAddress1	First line of address (unparsed)
StreetAddress2	Second line of address (unparsed)
State	State
City	City
Zip5	Five-digit ZIP code
Zip4	Four-digit ZIP PLUS code
County	County

Tag Name	Description
PostalCode	Postal Code
SSN	Social Security Number
DOB	Date of Birth
Year	YYYY
Month	MM
Day	DD
SubjectVerificationRecord	Structure containing
BestSSN	Best SSN for subject
SSNInvalidFlag	Indicator if the input SSN is invalid
SSNRandomizationFlag	Indicator if the input SSN was issued in a format that conforms to the new SSN randomization format
PossibleAgeDOB	Calculated age based on the Best Date of Birth on file
PossibleAgeSSNIssuance	Derived age based on SSN Issuance Start Date (year)
AddressOutsideOfHomeState	Indicator when the Best Address on file is outside the state of the Agency (IRSState) that issued tax return
AddressConfidence	Address Confidence Score based upon the Best Address found
BestFName	First Name on Best Address record (if it does not match Input Address)
BestLName	Last Name on Best Address record (if it does not match Input Address)
BestAddr1	Address on Best Address record (if it does not match Input Address)
BestCity	City on Best Address record (if it does not match Input Address)
BestState	State on Best Address recorded (if it does not match Input Address)
BestZip	Zip on Best Address record (if it does not match Input Address)
DateLastSeen	Best Address's Date Last Seen (YYYYMM) (if it does not match Input Address)
InputAddrDate	Date Last Seen (YYYYMM) when the Input Address was found in the subject's Address History from Best Address Service
MatchedInputAddr	When the Date Last Seen is blank on a record that matched in the Address History, a Y is returned.
InputAddrZipDate	Date Last Seen (YYYYMM) when the Input Address zip code was found in the subject's Address History from Best Address Service
InputAddrRel	When the Input Address matches the subject's Relative Address, a Y is returned.
ConsumerInstantIdResult	Structure containing Result of Instant ID query
IdentityVerificationNASCode	NAS score returned from InstantID (See NameAddressSSN (NAS)Summary on page 37 for details)

Tag Name	Description
IdentityVerificationCVICode	CVI score code returned from InstantID (See ComprehensiveVerificationIndex on page 37 for details)
HRI1Indicator	High Risk Indicator returned from InstantID (see High Risk Indicator Codes and their descriptions on page 153
HRI1Description	Description of HRI returned from InstantID
HRI2Indicator	High Risk Indicator returned from InstantID
HRI2Description	Description of HRI returned from InstantID
HRI3Indicator	High Risk Indicator returned from InstantID
HRI3Description	Description of HRI returned from InstantID
HRI4Indicator	High Risk Indicator returned from InstantID
HRI4Description	Description of HRI returned from InstantID
HRI5Indicator	High Risk Indicator returned from InstantID
HRI5Description	Description of HRI returned from InstantID
HRI6Indicator	High Risk Indicator returned from InstantID
HRI6Description	Description of HRI returned from InstantID
DeceasedRecord	Structure containing Deceased Record
DeceasedFirstName	Deceased First Name
DeceasedLastName	Deceased Last Name
DOD	Date of Death
Year	YYYY
Month	MM
Day	DD
DeceasedMatchCode	Deceased Match Code
CriminalRecord	Structure containing details from criminal records
DOCStateOrigin	Dept. of Corrections State Origin
DOCsDID	Dept. of Corrections DID Number
DOCSSN1	Dept. of Corrections SSN1
DOCLName	Dept. of Corrections Last Name
DOCFName	Dept. of Corrections First Name
DOCMName	Dept. of Corrections Middle Name
DOCNum	Dept. of Corrections Number
DOCDob	Dept. of Corrections Date of Birth
Year	YYYY
Month	MM
Day	DD
CurrIncarFlag	Indicator if Currently Incarcerated
CurrParoleFlag	Indicator if Currently on Parole
CurrProbationFlag	Indicator if Currently on Probation
DOCStateOriginBestSSN	Dept. of Corrections State Origin Best SSN

Tag Name	Description
DOCsDIDBestSSN	Dept. of Corrections Best SSN
DOCSSN1BestSSN	Dept. of Corrections SSN1 SSN
DOCLNameBestSSN	Dept. of Corrections Last Name BestSSN
DOCFNameBestSSN	Dept. of Corrections First Name BestSSN
DOCMNameBestSSN	Dept. of Corrections Middle Name BestSSN
DOCNumBestSSN	Dept. of Corrections Num BestSSN
DOCDobBestSSN	Dept. of Corrections Date o Birthb BestSSN
Year	Year
Month	Month
Day	Day
CurrIncarFlagBestSSN	Currently Incarcerated BestSSN
CurrParoleFlagBestSSN	Currently on Parole BestSSN
CurrProbationFlagBest	Currently on Probation Best
NPIIndicator	Internal indicator used for assigning the identity filter type
IdentifyFilter	Indicator if record requires further review: [Manual Review | Not Passed Identity Filter | Passed Identity Filter]

High Risk Indicator Codes and their descriptions

Risk Code	Risk Code Description
11	The input address may be invalid according to postal specifications
14	The input address is a transient commercial or institutional address
50	The input address matches a prison address
71	The input SSN is not found in the public record
IT	The input SSN is an ITIN

Appendix 1: Permitted Use Certification

The functions documented in this manual may contain information governed by the Gramm-Leach-Bliley Act (GLBA) and/or the Driver's Privacy Protection Act of 1994 (DPPA).

Each function requires a value be submitted that corresponds with a purpose described below. Omitted values default to zero (0) to indicate “No Valid Purpose.” This is likely to affect your results, so you should ensure a purpose is submitted whenever possible.

GLB Purpose

Services in this manual may contain information governed by the Gramm-Leach-Bliley Act (GLBA). In accordance with the GLBA, you **must** submit the purpose for which you intend to utilize this information. The purpose you submit will govern the behavior of submitted query.

The purpose you submit governs the behavior of submitted query. When creating applications, you should provide end-users with the ability to change the submitted purpose if the purpose for which they are conducting queries could change.

Description	Code
Transactions Authorized by Consumer As necessary to effect, administer, or enforce a transaction requested or authorized by the consumer	**1**
Transactions Authorized by Consumer (Application Verification Only) As necessary to effect, administer, or enforce a transaction requested or authorized by the consumer by verifying the identification information contained in applications for employment, housing, or insurance	**11**
Law Enforcement Purpose To the extent specifically permitted or required under other provisions of law and in accordance with the Right to Financial Privacy Act of 1978, to law enforcement agencies, self-regulatory organizations, or for an investigation on a matter related to public safety	**2**
Use by Persons Holding a Legal or Beneficial Interest Relating to the Consumer For use by persons holding a legal or beneficial interest relating to the consumer	**3**
Use by Persons Acting in a Fiduciary Capacity on Behalf of the Consumer For use by persons acting in a fiduciary or representative capacity on behalf of the consumer	**12**
Fraud Prevention or Detection For use to protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability	**5**
Required Institutional Risk Control For required institutional risk control, or for resolving customer disputes or inquiries	**6**
Legal Compliance For use to comply with Federal, State, or local laws, rules, and other applicable legal requirements	**7**
You are affirming that your use of Instant ID-International for the UK is only for 1) vetting applications by a financial institution, or 2) meeting any obligations contained in the Money Laundering Regulations 1993, the Money Laundering Regulations 2001, and the rules made pursuant to section 146 of the Financial Services and Markets Act 2000.	**99**
No Permissible Purpose	**0 (default)**

By submitting your intended purpose with a query, you certify to LexisNexis Risk Data Management Inc. that you are in, and assume full responsibility for, compliance with the GLBA, and in accordance with the Public Records Products Application and Agreement, you agree to indemnify, defend and hold LexisNexis Risk Data Management Inc., its affiliates and assigns, harmless from any breach of the GLBA by you, your agents or contractors and any damages, fees and costs associated therewith.

The information contained in InstantID and FraudDefender, including the underlying data that those indicators are derived from, do not bear upon an individual's creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living, and as such, neither InstantID nor FraudDefender constitutes a consumer report as such term is defined in the Fair Credit Reporting Act, 15 U.S.C. Sec. 1681, et seq. ("FCRA"). These products may not be used to determine a consumer's eligibility for credit or insurance for personal, family, or household purposes, or for employment purposes, or for any other purpose permitted by the FCRA.

DL Purpose

Services in this manual may contain information governed by the Driver's Privacy Protection Act of 1994 (DPPA). Pursuant to the DPPA, you may only access this database for one of the permitted uses set forth below.

The purpose you submit governs the behavior of submitted query. When creating applications, you should provide end-users with the ability to change the submitted purpose if the purpose for which they are conducting queries could change.

Description	Code
Use by a court, law enforcement agency or other government agency or entity, acting directly on behalf of a government agency.	**1**
Use for any matter regarding motor vehicle or driver safety or theft (except by motor vehicle manufacturers).	**2**
For use in the normal course of business but only to verify the accuracy of personal information submitted by the individual to the business; and if the submitted information is incorrect, to obtain the correct information, but only for the purposes of preventing fraud by, pursuing legal remedies against, or recovering on a debt or security interest against, the individual.	**3**
Use in connection with a civil, criminal, administrative, or arbitral proceeding, including the service of process, investigation in anticipation of litigation, the execution or enforcement of judgments, or compliance with the orders of any court.[1]	**4**
Use by an employer or its agents or insurer to obtain or verify information relating to a holder of a commercial driver's license that is required under chapter 313 of title 49 of the United States Code.	**5**
Use by an insurer or insurance support organization, in connection with claims investigation activities or antifraud activities.	**6**
Use by a licensed private investigative agency, or licensed security service, for a purpose permitted above.	**7**
No Permissible Purpose	**0**

1 Florida law provides that you may only use this database in connection with a civil, criminal, administrative, or arbitral proceeding for:
   a. Service of process by any certified process server, special process server, or other person authorized to serve process in this state.
   b. Investigation in anticipation of litigation by an attorney licensed to practice law in this state or the agent of the attorney; however, the information may not be used for mass commercial solicitation of clients for litigation against motor vehicle dealers.
   c. Investigation by any person in connection with any filed proceeding; however, the information may not be used for mass commercial solicitation of clients for litigation against motor vehicle dealers.
   d. Execution or enforcement of judgments and orders.
   e. Compliance with an order of any court.

By submitting your intended purpose with a query, you certify to LexisNexis Risk Data Management Inc. that you are in, and assume full responsibility for, compliance with the DPPA, and in accordance with the Public Records Products Application and Agreement, you agree to indemnify, defend, and hold LexisNexis Risk Data Management Inc., its affiliates, and assigns harmless from any breach of the DPPA by you, your agents, or contractors and for any damages, fees and costs associated therewith.

The information contained in InstantID and FraudDefender, including the underlying data that those indicators are derived from, do not bear upon an individual's creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living, and as such, neither InstantID nor FraudDefender constitutes a consumer report as such term is defined in the Fair Credit Reporting Act, 15 U.S.C. Sec. 1681, et seq. ("FCRA"). These products may not be used to determine a consumer's eligibility for credit or insurance for personal, family, or household purposes, or for employment purposes, or for any other purpose permitted by the FCRA.

Appendix 2: Error Codes and Error Messages

HTTP Error Codes

Code	Error Message	Description
400	Bad Request	Request not understood (incorrect syntax)
401	Unauthorized User	Required Authentication not provided
403	Forbidden	User does not have sufficient permissions for the resource
404	Page Not Found	Requested resource could not be found by the server
405	Method Not Allowed	Method specified is not allowed for the resource
406	Not Acceptable	Server cannot generate an acceptable response
407	Proxy Authentication Required	The client did not authenticate itself with the proxy —similar to a 401 error (Unauthorized)
408	Request Timed Out	Server timed out waiting for a client request
409	Conflict	Request could not complete due to a conflict with the current state of the resource
410	Gone	Requested resource no longer available. Similar to a 404 error, except the 410 error condition is assumed to be permanent
411	Length Required	Server did not receive required content-length in the request
412	Precondition Failed	A precondition given in one or more of the request-header fields evaluated false on the server
413	Request Entity Too Large	Server cannot process request because the request entity is too large
414	Request URL Too Long	Server cannot service the request because the Request-URI is too long
415	Unsupported Media Type	Server cannot service the request because the format is not supported
500	**Server Error**	**Backend server error**[1]
501	No Server	Function not implemented
502	Server Overload	Server being used by this Web server sent an invalid response
503	Service Unavailable	Service unavailable due to temporary overload or maintenance
504	Gateway Timeout	Server not responded in time
505	HTTP Version Not Supported	Server does not support the HTTP protocol version used in the request

1 Backend Server errors are passed through the 500 SOAP Fault object that will contain the code and description

Backend Server Error Codes

Code	Error Message	Description
301	Insufficient input	Submitted Request did not meet minimum input requirements.

Appendix 3: Lookup Tables

Watchlist codes

Code	Watchlist
BES	Bank of England Sanctions
CFTC	Commodity Futures Trading Commission, Regulatory and Self-Regulatory Authorities
DTC	Defense Trade Controls (DTC)Debarred Parties
EUDT	European Union Designated Terrorist Groups + Individuals
FBI	FBI Fugitives 10 Most Wanted
FCEN	Financial Crimes Enforcement Network Special Alert List
FAR	Foreign Agents Registration Act
IMW	Interpol Most Wanted + Interpol Most Wanted - Red Notice
OFAC	Office of Foreign Asset Control + OFAC - Palestinian Legislative Council + OFAC Sanctioned Countries
OCC	Office of the Comptroller of the Currency Alerts
OSFI	OSFI - Canada Entities + OSFI - Canada Individuals
PEP	Politically Exposed Persons
SDT	State Department Foreign Terrorist Organizations + State Department Terrorist Exclusions
BIS	US Bureau of Industry and Security - Denied Entity List + Denied Person List + Unverified Entity List
UNNT	United Nations Named Terrorists
WBIF	World Bank Ineligible Firms
ALL	All available watchlists

DOBMatch/MatchType codes

MatchType	Descrip[tion
FuzzyCCYYMMDD	Compares the full DOB. Allows miskeys (DEFAULT).
FuzzyCCYYMM	Compares the Year and Month of the DOB. The Day is not considered. Allows miskeys.
RadiusCCYY	Uses a radius for the Year as specified in MatchYearRadius.
ExactCCYYMMDD	Requires an exact match on the full DOB.
ExactCCYYMM	Requires an exact match on the Year and Month of the DOB. The Day is not considered.

Appendix 4: References

The following list of external resources can help in your understanding of standards-based technologies used by LexisNexis Web services:

SOAP Version 1.2

http://www.w3.org/TR/soap12-part0

http://www.w3.org/TR/soap12-part1

http://www.w3.org/TR/soap12-part2

Web Service Definition Language (WSDL) 1.1

http://www.w3.org/TR/wsdl

XML Schema

http://www.w3.org/TR/xmlschema-0/

Tutorials

http://www.w3schools.com/